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# City of Waterford General Plan

*November 1991*

*Planning Commission Approval - June 11, 1991*

*City Council Approval - November 4, 1991  
Resolution Number 91-148*

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## 1.0 LOCATION

The City of Waterford is located at the base of the foothills on the eastern side of the San Joaquin Valley of California as shown on Figures 1-1 and 1-2. Adjacent to, and north of, the Tuolumne River, Waterford has served the needs of the local agricultural economy since the early 1800s.

## 1.1 PURPOSE

Waterford's General Plan is the long-term policy guide for the physical, economic, and environmental growth of the City. It is comprised of goals, policies and implementation programs which are based on an assessment of current and future needs and available resources.

The role of the General Plan is to act as the "constitution" of the City, the foundation upon which all community decisions are made. This document is the principal tool for the City to identify its strategy for serving the public; to achieve goals and objectives; and to evaluate public and private building projects and service improvements. Conformance of projects and improvements with the General Plan is required for their approval.

The most important function of the General Plan is to guide the maintenance, and enhancement, of the quality of life in and adjacent to the City. Goal 1.1 of the Plan reinforces the commitment to this principle.

"To retain and enhance Waterford's quality of life, separate identity and sense of community. Waterford's identity and quality of life are defined by: the agricultural setting, including the irrigation canals, orchards, interesting topography, native wildlife, and other unique features of the landscape; Tuolumne River; Dry Creek; community parks; the ability to ride horses within the City on designated trails; ease of movement for children and adults; good schools; good library; heritage trees along Highway 132; community events such as the Halloween parade, Heritage Day parade and salmon run; and some farm animals within the City on parcels of 1 acre or larger."

Waterford's quality of life is a function of the economic, social, cultural, recreational and environmental conditions experienced by residents. It depends on how residents perceive their home, neighborhood, and community. Their standard

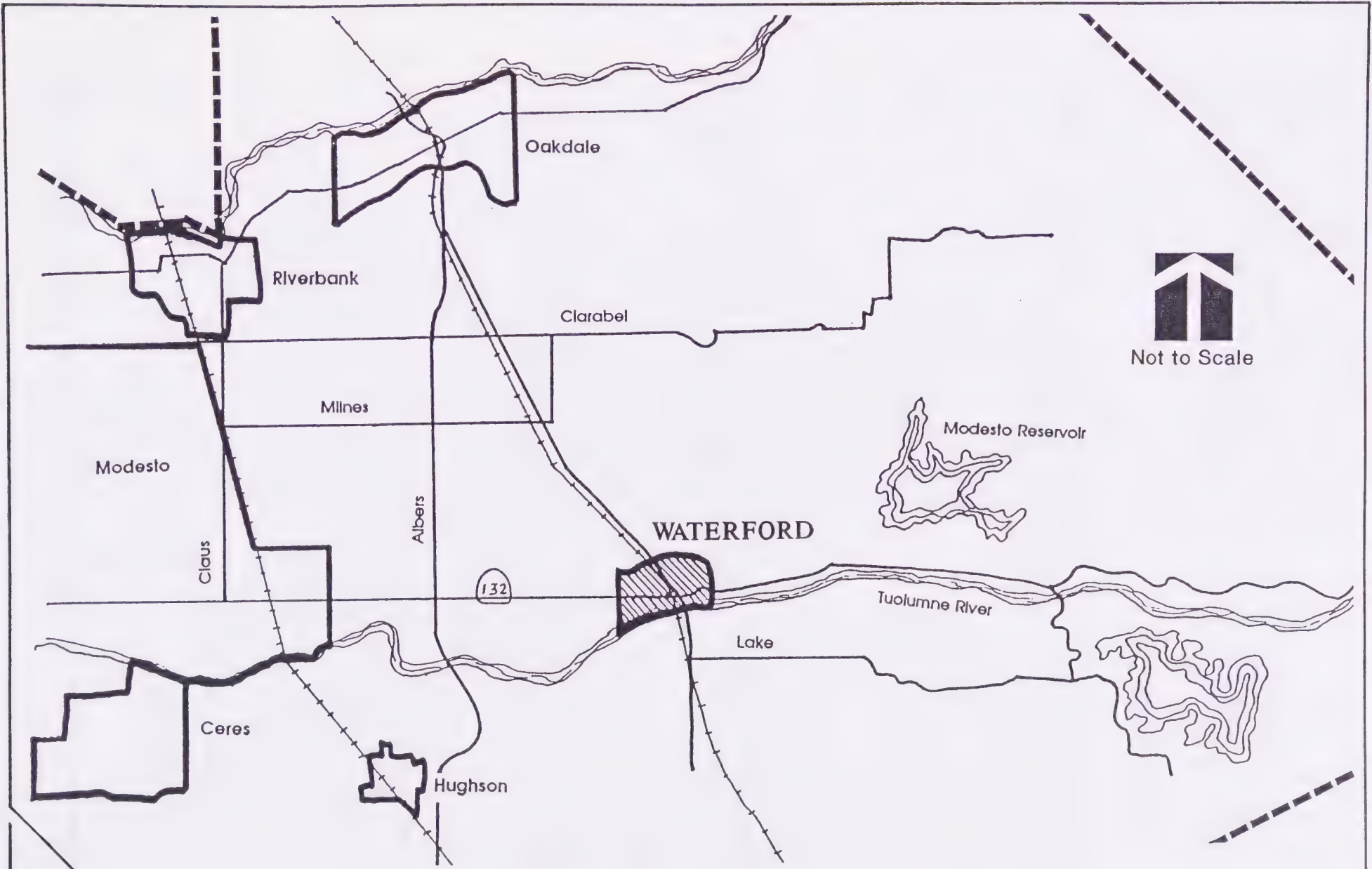


Not to Scale

Regional Location Map

vpc

FIGURE  
1-1



SOURCE: Quad Consultants



# Project Location Map

FIGURE  
1-2



of living and personal happiness affect their outlook on the City's overall quality of life. The primary question each resident must answer is whether the existing quality of life will be enhanced by each individual's action, be it a vote or daily activity.

## 1.2 POLICY AND AUTHORIZATION

California State Law requires each city and county to adopt a General Plan "for the physical development of the city or county, and any land outside its boundaries which...bears relation to its planning" (Government Code Section 65300).

## 1.3 NAVIGATING THE GENERAL PLAN

This General Plan is presented in two parts. Part I contains the goals, policies, specific plans and implementation programs. Part II contains the Environmental Impact Report.

### Part I - Policy and Implementation Document

The City, in establishing the goals, policies, plan and implementation programs, has based these decisions on facts, assumptions, issues and opportunities which are presented in Chapter 2 of this document. Chapter 3 lists the adopted goals of the City.

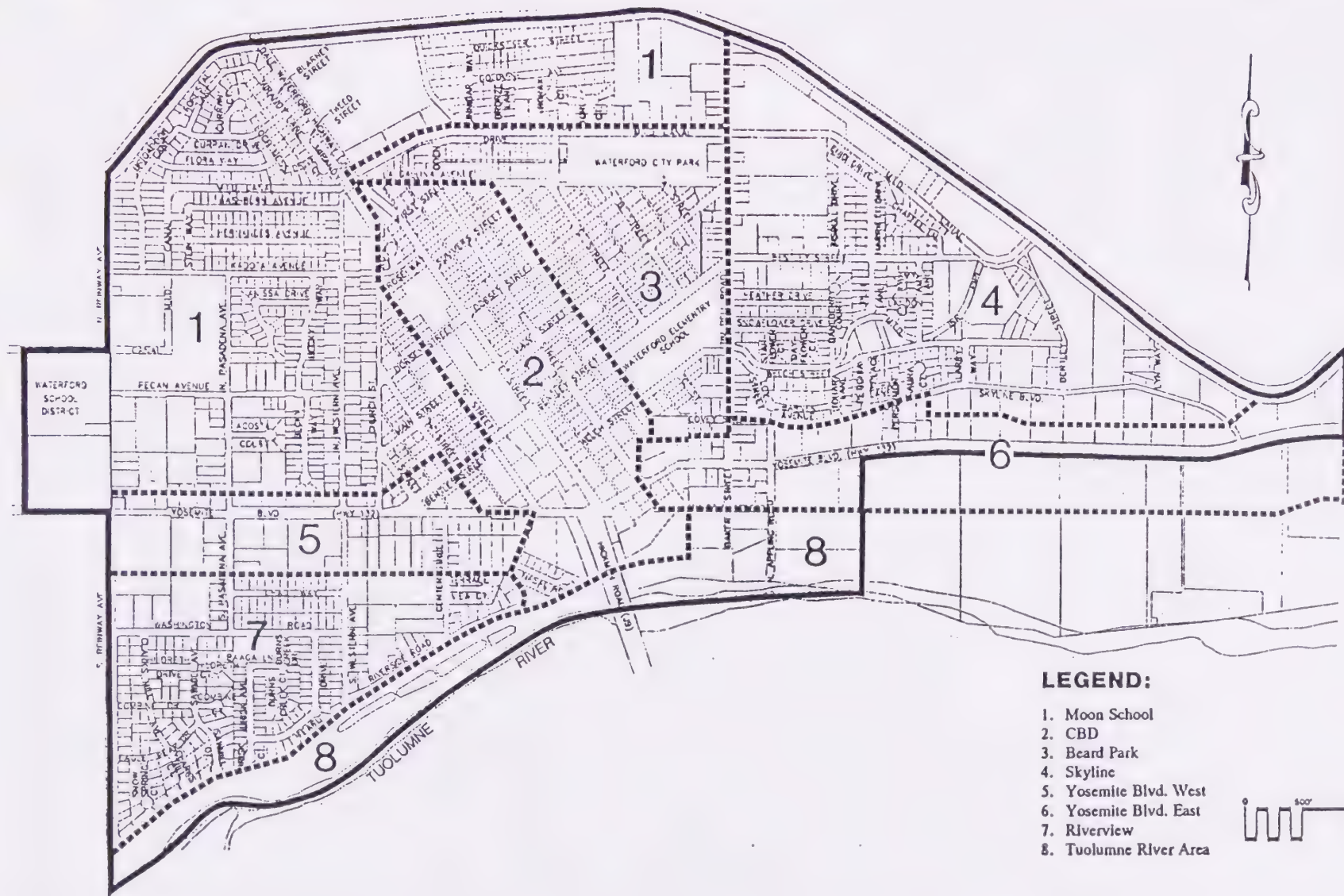
### *Plan Areas*

The City has been divided into seven Plan Areas as shown on Figure 1-3. These areas have been drawn to group similar land uses and to define neighborhoods. The plan areas are used to define future uses, identify opportunities and to identify constraints.

### *Areas of Interest*

Similar to the Plan Areas, the City has identified ten areas of interest which are outside the City Limits and General Plan Area. The purpose of the areas of interest (shown on Figure 1-4), are to assist the City, and County, in evaluating





# **LEGEND:**

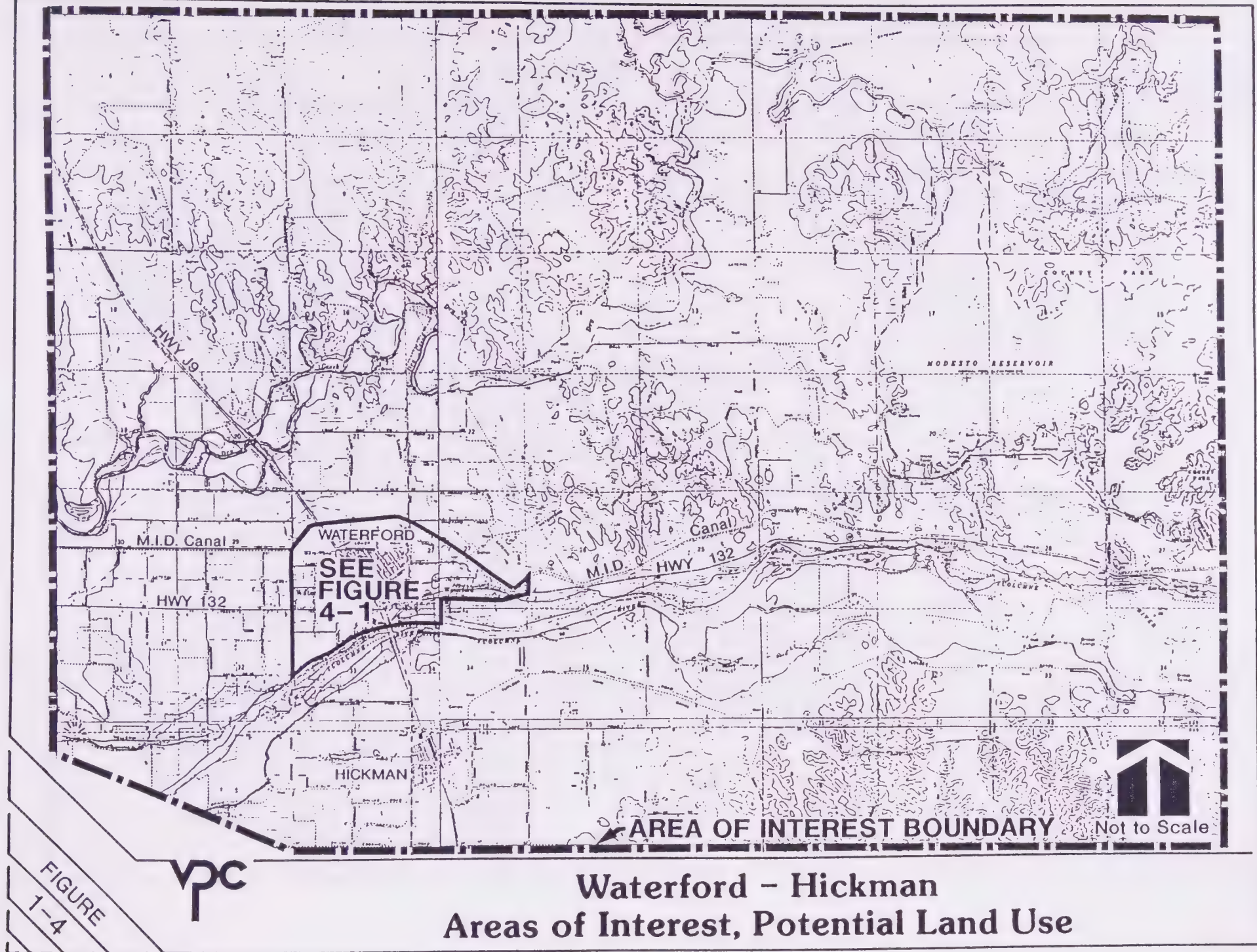
1. Moon School
2. CBD
3. Beard Park
4. Skyline
5. Yosemite Blvd. West
6. Yosemite Blvd. East
7. Riverview
8. Tuolumne River Area



**Plan Areas**

**vpc**

**FIGURE  
1-3**



**Waterford - Hickman  
Areas of Interest, Potential Land Use**



future growth and land use patterns. These areas will also serve as a basis for on-going communication between the City, residents of Hickman and representatives of Stanislaus County.

### *Plan Elements*

Chapters 4 through 9 embody the General Plan Mandatory Elements: Land Use, Circulation and Transportation, Housing, Open Space, Conservation, Safety and Noise.

Chapters 10 and 11 embody two optional elements, the Parks and Recreation Element and Public Facilities Element.

### Part II - Environmental Impact Report

The General Plan Environmental Impact Report, presents projections on the potential impact of the development of the General Plan. The document may also serve as the overall environmental analysis for the City of Waterford. Subsequent development action within the City may refer to the document during processing.

## 1.4 THE PLANNING PROCESS

The City of Waterford began the update of the General Plan at an all day workshop held on April 16, 1988. Over 25 persons, residents of the City, representatives of the water, sewer and fire districts, city staff, county staff and interested citizens from areas adjacent to the City were in attendance. The workshop participants recommended that the City prepare a general plan update.

The City Council, based on the recommendations of the workshop participants, formed the 2010 Committee (essentially the same persons who attended the workshop). The direction of the committee was to address the issues facing the City, define the opportunities, develop goals and policies and recommend a general plan to the City. The 2010 Committee included the following dedicated citizens:

Harry Burris  
Marvin Cole  
Harry J. Miller  
Garry Glidden  
Don Viss  
Bob Rinehart  
Max Sayre  
Edith Kirk Richards  
Ronald Hernandez

Maximillian Schanderl  
Pete Collins  
Sue Morris  
Marty Peterson  
Sheila Collins  
Warren Rinehart  
Ernest Joe Rockwell  
William R. Beard  
Dan Mallory

Doyle Dodd  
Charles Burford  
Richard Michel

Larry Hooker  
Tess Stanley  
Marrion Quesenberry

The 2010 Committee met monthly through December 1988; establishing goals and policies, recommending special projects, identifying issues and listing opportunities. In March 1989, the Committee began review of the Draft General Plan.

The City Planning Commission and City Council will review the General Plan once a year to reaffirm the goals and policies or modify the plan to reflect technical, economic or policy changes of the City. The General Plan is a dynamic document which should reflect the changes and needs of the City.

## 1.5 HISTORY OF WATERFORD

In 1859, a group of immigrants lead by William Wilkerson Baker settled on the south bank of the Tuolumne River about six miles upstream from the present town of Empire. A few years later, Mr. Baker crossed over to the north bank and filed on a homestead. He established a store and distributed supplies and mail to the men on their way to the gold mines. He also built a ferry. This small community became known as Bakersville and the original street pattern is still evident in the southeast portion of the community. One source of information states that since it was a common practice to ford the water of the Tuolumne River, the town was named Waterford. After the railroad was built, the "old town" was moved to higher ground. Another source states that when the Stockton-Merced branch of the railroad was constructed in 1890, the name Waterford was given to the Southern Pacific Station because it was near a much used ford through the Tuolumne River. Waterford was incorporated in November 1969.



## 2.0 SETTING - ASSUMPTIONS - ISSUES

### 2.1 FINDINGS OF FACT

#### *Population*

Current City of Waterford population is 4,771 (1990 Decennial Census)

#### **Year    Population**

1970 2,120 \* Census Figure

1980 2,683 \* Census Figure

1981 2,771

1982 2,851

1983 2,919

1984 2,925

1985 2,905

1986 3,092

1987 3,264

1988 3,358

1989 3,450

1990 4,771 \* Census Figure

#### **Population Projections**

5.93%

Ten Year Historical Growth Rate

4.14%

Twenty Year Historical Growth Rate

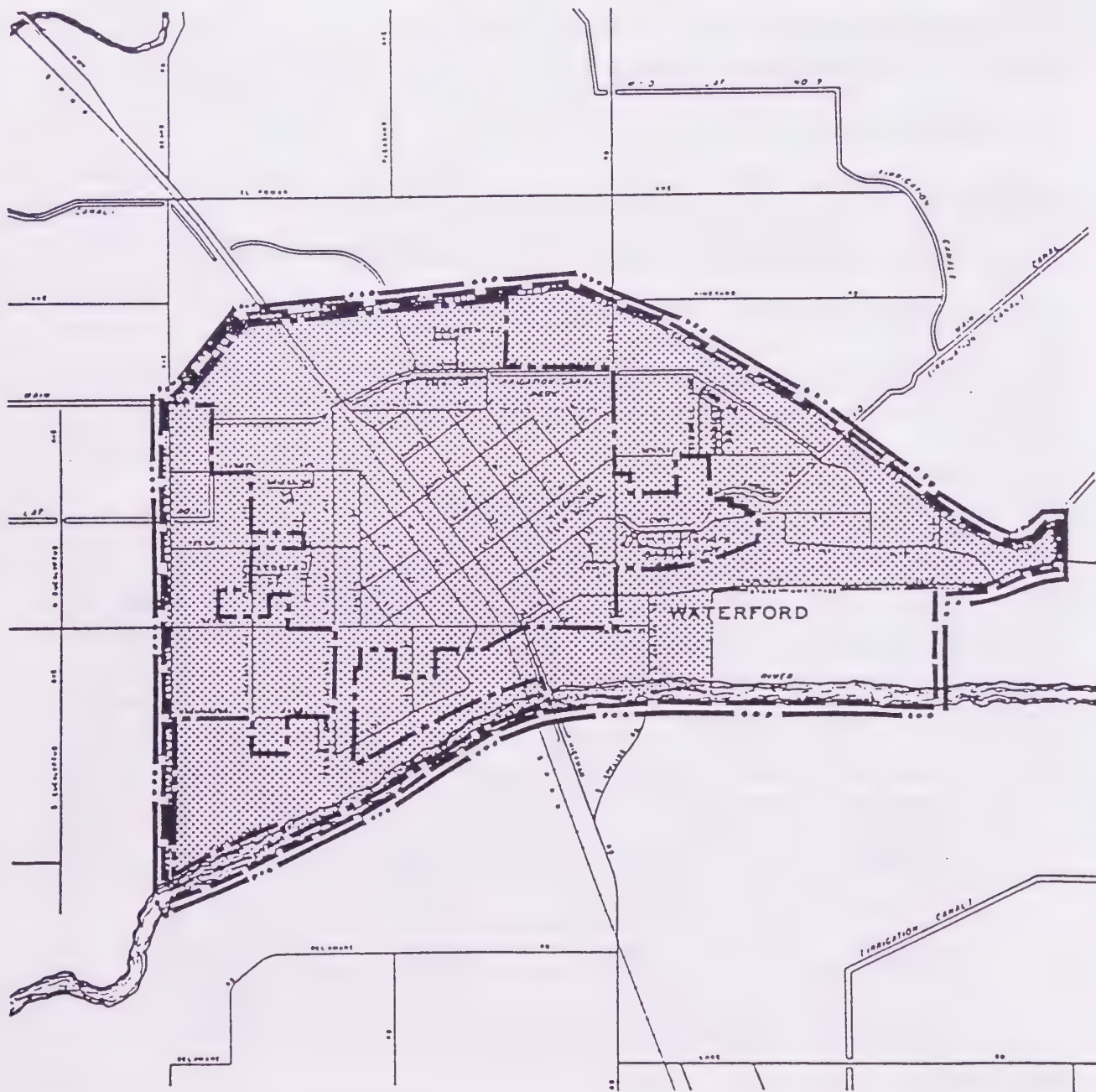
3.14%

SAAG Projected 20 Year Annual Rate

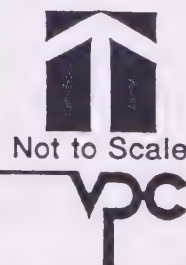
Year	3.14%	4.14%	5.93%
1995	5,569	5,844	6,362
2000	6,500	7,157	8,484
2005	7,586	8,766	11,313
2010	8,854	10,737	15,086

#### *Wastewater*

The City receives all wastewater treatment services from the Waterford Community Services District. The district is located totally within the City limits and does not currently provide service for the entire community [see Figure 2-1.] The treatment facility, located on the north bank of the Tuolumne River has a capacity of 0.6 million gallons per day with current peak demand at 0.35 million gallons per day. Using a rough estimate of a wastewater need of 100 gallons per person per day, the plant is physically capable of treating a population of 6,000. This estimate does not, however, include allowances for any "wet" or sewer intensive industry. The sewer capacity is adequate to address the current needs



- PRIMARY AREA OF INFLUENCE
- ... SPHERE OF INFLUENCE
- COMMUNITY SERVICE DISTRICT



## Community Service District Boundary

FIGURE  
2-1

of the City, and development fees are in place to insure adequate capital for expansion.

The City has a stated goal to assume the responsibilities of the Community Services District and provide sewer service. This would allow the City to closely monitor the needs and capability of the wastewater facility to provide for growth in the community.

### *Water*

The Del Este Water Company provides domestic water service from six (6) wells located within the City. The water quality is considered good. The Modesto Irrigation District (MID), has noted some salt water intrusion into agricultural wells located near the river. This intrusion has not be noticed in City wells. The City has indicated a goal to purchase the water company's services.

Del Este has indicated that they can adequately provide water service to the City without treatment of the groundwater. Purchase of the water company by the City will allow the City to have more control on the location and type of urban growth.

### *Public Safety*

Police protection for the City is provided by the Waterford Police Department. The Waterford Police Department has a sworn staff of 8 and a community service officer. Six 6 reserve officers are available for special events. The department operates on a 24 hour, 7 day a week basis. Based on the desired ratio of one police officer for every 1,000 persons, the Police Department has adequate staffing for the foreseeable future.

Fire protection for the City is provided by the Waterford/Hickman Fire Protection District. The District has two (2) full time fire fighters with 35 volunteers. The Waterford-Hickman Fire Protection District covers a much larger (144 square miles) area than the City of Waterford (1.7 square miles), although its primary facilities are located within Waterford. The District also maintains mutual aid agreements with the County Fire Department. The City of Waterford has an Insurance Service Organization (ISO) fire rating of 7.





### *Storm Drainage*

The primary drainage pattern of the City is toward the Tuolumne River. Since portions of the City flood during minor storms causing an inconvenience, health hazard and maintenance problems, the City has prepared a storm drainage master plan. The plan provides for drainage from each of thirteen (13) watersheds and is intended to minimize local flooding and reduce the burden on the sanitary sewer system [see Figure 2-2.]

The plan further provides for the construction of lines leading to the river from the various watersheds. These lines, once completed, will increase the volume of water carried by the River on a seasonal basis. The increased water may also contribute to greater erosion and effect water quality of the river. To prevent contributing to flooding, the plan provides for storm drainage basins and use of the existing Modesto Irrigation Canal system. Drainage basins will permit the metering of water and settling of debris which can be removed at a later date.

### *Solid Waste Facilities*

The City provides collection and disposal service for solid waste generated by means of a contract with a private hauler, R & R Disposal. The City refuse is transferred by R & R to the County Waste To Energy Plant on Fink Road near Interstate 5 on the west side of the County. According to Stanislaus County Public Works, the Waste To Energy Plant has a projected life of thirty five (35) years with a funding mechanism in place to provide for replacement.

## 2.2 ASSUMPTIONS

The following assumptions were used to formulate the goals, policies and objectives which form the backbone of the General Plan. While the list is by no means exhaustive, it clearly indicates a commitment on the part of the City of Waterford to maintain a certain "quality of life" for both existing, and (future) residents.

- ▶ That the City will continue to support an improved drainage system.
- ▶ That circulation improvements are necessary to insure safe and efficient traffic flow.
- ▶ That expansion, and improvement, of the domestic water supply will be necessary if the City wishes to accommodate new growth.



- ▶ That the wastewater collection and treatment system is approaching capacity and must be improved and expanded if the City is to grow.
- ▶ Degradation of the quality of life within the community should not occur as a result of new Growth.
- ▶ That improved school facilities will be necessary to accommodate new growth and that a future high school for Waterford may be needed.
- ▶ That the City will support the installation of standard improvements: curb, gutter, sidewalk, street lights, in all new and redevelopment areas.
- ▶ That the City desires to upgrade the civic center and have it become a centerpiece for renewed interest in town pride.
- ▶ That costs associated with new growth, and the expansion of services, will be borne by new development.

## 2.3 OPPORTUNITIES

Inherent in any community are opportunities for business, residents and the general public. Be it nature's environment, or man-made development, these opportunities should be acknowledged and developed for the betterment of the community. While the following list begins the description of opportunities in Waterford, the list will undoubtedly expand as new people and situations develop.

Waterford has:

- ▶ An availability of recreational resources that attract visitors.
- ▶ A long agricultural heritage.
- ▶ Close proximity to special events and activities in the region which avoids the need to recreate costly facilities while allowing residents to participate in them (examples: galleries, museums, commercial entertainment).
- ▶ Reasonable cost for wastewater disposal.
- ▶ A lower cost of living described as both economic and less stressful. General livability of the area is excellent (further defined to mean: presence of serenity, quiet evenings/weekends, safe streets, affordability).
- ▶ Strong Civic pride evidenced in the large base of volunteers which augment public service providers (examples: youth sports programs, senior services,



city sponsored recreational programs without use of professional staff; fund raising to assist in acquiring additional needs for law enforcement).

- ▶ High quality schools.
- ▶ Easy access to and from major regional thoroughfares.
- ▶ Small town qualities (defined as easy and effective interaction with city government, a spirit of caring, a rustic setting of the environment, a sense of equality and a "relaxed" residential atmosphere).

The following is an executive summary, "listing," of the overall goals of the City of Waterford. Specific policies necessary to implement these goals are explored in the individual elements of the General Plan.

### 3.0 GENERAL GOALS

- 3.1 To retain and enhance Waterford's quality of life, separate identity and sense of community. Waterford's identity and quality of life are defined by: the agricultural setting, including the irrigation canals, orchards, interesting topography, native wildlife, and other unique features of the landscape; Tuolumne River; Dry Creek; community parks; the ability to ride horses within the City on designated trails; ease of movement for children and adults; good schools; good library; heritage trees along within the city; community events such as the Halloween parade, Heritage Day parade and salmon run.
- 3.2 To ensure that the City exercise appropriate control over the planning process.
- 3.3 To address comprehensively Waterford's development issues on the basis of community-wide needs.
- 3.4 To maintain the quality of the environment.

### 4.0 LAND USE GOALS

- 4.1 To provide for a balanced community of residential, industrial, commercial, and recreational uses.
- 4.2 To provide opportunities for residents to live, work, shop, and enjoy leisure activities within the City.

- 4.3 To influence land use decisions of governmental agencies which may impact Waterford.
- 4.4 To expand Waterford's Sphere of Influence based on the ultimate boundaries of development that the City can reasonably control and service and to discourage premature development in unincorporated areas surrounding the City.
- 4.5 To provide for the orderly annexation and development of unincorporated areas within Waterford's sphere of influence. To allow urban uses only within the current city limits when urban services are available.
- 4.6 To provide for commercial and industrial uses that will encourage: a strong tax base, more jobs within the City, a greater variety of commercial goods and services, businesses and industries compatible with Waterford's quality of life.
- 4.7 To plan for a central commercial district which serves the entire community including retail and office establishments, public and private service establishments, cultural and entertainment facilities, and special uses which are compatible with the commercial character of the area. To maintain the existing central business district as the focus of local retail activity.
- 4.8 To plan for and preserve specialty commercial areas. To focus commercial activity along Highway 132 for recreation/highway commercial uses using the City Theme.
- 4.9 To provide for light industrial development within the City.
- 4.10 To allow for public and quasi-public land uses meeting the governmental service, education, cultural, recreational, and religious needs of Waterford residents.
- 4.11 To continue the activity of the Waterford Redevelopment Agency and use this form of local government operation to proceed with renewal and revitalization of the present commercial district.

## 5.0 TRANSPORTATION GOALS

- 5.1 To develop a comprehensive transportation/circulation system which includes: highways, designed to route through-traffic away from Waterford's neighborhoods; arterial roads which provide access among Waterford's neighborhoods, major cross-town links, and links between Waterford and adjacent communities; pathways and designated routes for

bicycle and pedestrian traffic; designated routes for commercial vehicles; the protection of residential neighborhoods from through-traffic; and public transportation routes.

## 6.0 HOUSING GOALS

- 6.1 To plan for a sufficient number of housing units to meet the needs of present and future residents of the community within the confines of environmental considerations.
- 6.2 To enhance the quality of Waterford's existing housing units and to conserve and rehabilitate existing housing units that are affordable to lower and moderate-income persons.
- 6.3 To allow a variety of housing types and densities which provide choices for Waterford residents.
- 6.4 To encourage quality housing for all income groups and provide for flexibility in the siting of land uses.
- 6.5 To provide a portion of new housing stock affordable to lower and moderate-income residents who are employed in Waterford.

## 7.0 OPEN SPACE AND CONSERVATION

- 7.1 To discourage the premature conversion of agricultural land to urban uses. To the extent possible, an agricultural area should be kept around the city to clearly set Waterford apart from the urban development of Modesto, Oakdale, and Riverbank.
- 7.2 To improve the visual impression of the City through: the removal of junk cars; the abatement of trash, garbage and weeds; the maintenance of an 19<sup>th</sup> century agricultural community architectural theme; the construction and maintenance of attractive entrances to the City; and the preservation and planting of trees.
- 7.3 To ensure projects contain landscaping and trees that complement the City's natural character.
- 7.4 To preserve, acquire, rehabilitate, enhance and maintain identified resources for the use and enjoyment of present and future generations as listed in Goal 3-1.



- 7.5 To actively encourage the restoration and maintenance of historic buildings or sites through the following: identification and publication of available Federal, State and private funding sources and incentive programs.
- 7.6 To preserve, acquire, rehabilitate, enhance and maintain the City's identified open spaces for passive and active recreational uses.
- 7.7 To provide for the management of natural resources when compatible with the goals and policies of this General Plan.
- 7.8 To achieve and maintain the ambient air quality standards established by the U.S. Environmental Protection Agency and the California Air Resources Board.
- 7.9 To minimize public exposure to toxic or hazardous air pollutants.
- 7.10 To minimize visibility-reducing particulate matter in the atmosphere.
- 7.11 To minimize public exposure to air pollutants which create a public nuisance through irritation to the senses or unpleasant odor.
- 7.12 To protect the health and welfare of the residents of Waterford through the management and regulation of hazardous materials in a manner that will focus on preventing problems.

## 8.0 SAFETY

- 8.1 To protect lives and property from unacceptable risks resulting from natural and man-made hazards.
- 8.2 To adopt the latest edition of the Uniform Building Code as it becomes available.
- 8.3 To adopt the Dangerous Building Code.
- 8.4 To actively enforce all housing, building and fire codes.
- 8.5 To adopt the latest edition of the State Seismic Safety Code as it becomes available.

## 9.0 NOISE

- 9.1 To protect the citizens of Waterford from the harmful effects of exposure to noise and to protect the economic base of Waterford by preventing the

encroachment of incompatible land uses into areas affected by existing noise-producing uses.

## 10.0 PARKS AND RECREATION

- 10.1 To achieve a quality of park design and recreational activities which will give optimum satisfaction to the leisure and recreational needs of the local citizens.
- 10.2 To involve and inform residents, merchants, and visitors of the need for public participation in planning, development, and proper maintenance of recreational facilities.
- 10.3 To effectively use the resources of the City of Waterford, and other governmental entities (such as the School District, County agencies, State, and Federal departments), to accomplish coordinated, effective planning of recreational activities.
- 10.4 To acquire land and facilities for recreational use in accordance with the Waterford General Plan and to keep pace with local growth.

## 11.0 PUBLIC FACILITIES

- 11.1 To set targets for the ultimate build-out of the City, to plan for the provision of public facilities and services to meet this level of development, and to phase development according to the capacity of public facilities and services to meet those targets.
- 11.2 To encourage the construction of curbs, gutters and sidewalks on existing facilities; and to require such improvements on all new developments.
- 11.3 To develop a program of public improvements, to include storm drains, water, sewer, underground utilities, street lights, fire hydrants, curbs and gutters.
- 11.4 To improve the water system to meet fire fighting needs.
- 11.5 To acquire the water and wastewater facilities.
- 11.6 To ensure public facilities and services can meet the needs of future residents, employers, and visitors.

- 11.7 To set aside and/or acquire lands for public facilities such as schools, parks, libraries, wastewater treatment facilities, etc.
- 11.8 To support and cooperate with public agencies and districts in obtaining funds for public facilities in Waterford.
- 11.9 To maintain a police department in order to ensure adequate protection for the citizens of Waterford and to increase its staff of sworn officers to keep up with City growth.



## 4.0 LAND USE ELEMENT

### 4.1 INTRODUCTION

The Land Use Element of a City's General Plan brings together goals and policies from other Elements to determine the most appropriate mix and distribution of land uses. The Land Use Element addresses all aspects of land use: housing, commercial, industry, parks, schools and open spaces. This Element must, therefore, consider the land use implications of each of the other Elements.

During the preparation of this Element, consideration was given to existing land uses and future land use needs. The Land Use Plan strongly favors the preservation of existing single family neighborhoods; the strengthening of the City's existing commercial core, and creating space for a limited amount of industrial development. The plan also envisions expansion of the City's commercial and industrial base to meet the City's internal business needs, provide employment to residents who will live in the area and improve the City's revenue base.

Attention is also devoted to the maintenance of Waterford's natural environment. The Open Space and Conservation Element contains specific policies and implementation measures directed toward the preservation and enhancement of important natural features. In setting forth land uses, the protection of natural features, waterways, riparian habitats, trees, ridge lines, scenic vistas and other special natural features were given high priority.

The land use policies in this Element establish standards, and direction, for development in Waterford. The Land Use Map complements the written goals and policies and illustrates the location of all land uses envisioned in the Waterford General Plan. This map is integral to the implementation of the General Plan. A change in the Land Use Map must be consistent with the policies of this Element and the other Elements. Conversely, any policy changes could imply changes to the Land Use Element.

Figure 4-1 presents Waterford's Land Use Plan. Figure 4-2 presents the recommended uses within the areas of interest.

#### *State Policy and Authorization*

State Law (Government Code Section 65302(a)) requires that the Land Use Element of a General Plan designate the proposed general distribution and general location of housing, business, industry, open space (including agriculture), natural resources, recreation, and enjoyment of scenic beauty, education, public buildings

and grounds, solid and liquid waste disposal facilities, and other categories of public and private uses of land.

The Land Use Element must also include standards for population density and building intensity for each district, and identify areas subject to flooding.

### *Related Regulations*

The following is list of State and Federal regulations which relate to the Land Use Element.

Siting of Hazardous Waste Storage (Government Code Section 6593.1)

Designation of Agricultural Land (Government Code Section 65570)

Density Bonuses (Government Code Section 65915)

Surface Mining and Reclamation Act

Family Day Care Homes and Homes for Mentally Disordered, Handicapped

Persons or Dependent and Neglected Children (Chapters 3.4 and 3.6, Division 2 of the Health and Safety Code; Section 5115 et. seq. of the Welfare and Institutions Code.

## 4.2 CURRENT CONDITIONS

Waterford is located on the north bank of the Tuolumne River approximately 15 miles east of Modesto. The urbanized area extends for a distance of two miles along Yosemite Boulevard.

State Route 132, also known as Yosemite Boulevard, is the major transportation arterial, connecting Waterford and Modesto to the west, and Sierra foothill communities to the east.

The City, and surrounding area to the west, is located on prime agricultural soil. Level land with orchards predominate in the area. Gently rolling hills border the area on the east. The Modesto Reservoir and the Turlock Reservoir are located in the hills to the east.

The Tuolumne River meanders through the Planning Area from east to west. The flood plain of the Tuolumne River is primarily confined by high banks on both sides of the river. Dry Creek crosses the Area of Interest to the north of the city, extending south and then westerly. The flood plain of Dry Creek is confined within the hills in the northeast, then expands to a half mile in width as it travels to the west. The Modesto Irrigation District (MID) Irrigation Main Canal traverses the center of the planning area in a east-west direction.









Existing land uses within Waterford consist of the downtown business area containing retail stores, service establishments, restaurants, offices, a post office, library. Surrounding the business area are the residential districts which are generally contained south of the MID irrigation Canal. There are houses in the surrounding agricultural areas, many on larger agricultural parcels. A few commercial, and industrial-service uses, are located along State Route 132. Open space includes: the Waterford Elementary School on Bentley Street, the Moon Elementary School on Reinway Road and the community park on Bonnie Brae Avenue.

#### 4.3 LAND USE ELEMENT GOALS AND POLICIES

##### *GOAL*

- 4.1 To provide for a balanced community of residential, industrial, commercial, and recreational uses.

##### *POLICIES*

- 4.1.1 Provide areas for residential growth, protect new and existing residential areas from intrusion of non-compatible land uses and encourage all types of housing for a range of income and age groups.
- 4.1.2 Strengthen the downtown commercial area as the focal point of the community, improve the commercial area so that it is competitive with surrounding centers, and improve ability to retain dollars in Waterford.
- 4.1.3 Reserve sites for new industrial uses that do not adversely affect residential areas. Industrial sites should be visible to, and have access to Highway 132.
- 4.1.4 Provide a regional park along the Tuolumne River to serve residents of the City, the surrounding area and visitors.
- 4.1.5 Provide neighborhood parks and schools for new growth areas.
- 4.1.6 Create open space corridors along the Tuolumne River.

## GOAL

- 4.2 To provide opportunities for residents to live, work, shop, and enjoy leisure activities within the City.

## POLICIES

- 4.2.1 The City will plan for additional housing needs as determined in the Housing Element for the next 5 to 25 years.
- 4.2.2 The City will plan for adequate shopping areas to meet the needs of residents.
- 4.2.3 Neighborhood business areas will be allowed, subject to size and business use restrictions. The location of business areas should be based on area or community plans, covering projects to be served by the neighborhood business area. Neighborhood business areas should be pedestrian-oriented, that is, drawing their customers primarily from the residences in the immediate vicinity of the businesses.
- 4.2.4 The City will expand its system of parks, open spaces, and recreational facilities as new development proceeds.
- 4.2.5 Industrial and office employers should be encouraged to locate in Waterford to provide more job opportunities for Waterford residents.

## GOAL

- 4.3 To influence land use decisions of governmental agencies which may impact Waterford.

## POLICIES

- 4.3.1 The City shall request formal participation with the planning process of other governmental agencies whose jurisdiction includes areas within the city limits of Waterford.
- 4.3.2 The City shall request copies of proposed plans prepared by government agencies which goals affect land in Waterford. City officials shall respond in a timely manner to such proposed plans and participate in public meetings or hearings as appropriate.



## *GOAL*

- 4.4 To expand Waterford's Sphere of Influence based on the ultimate boundaries of development that the City can reasonably control and service and to discourage premature development in unincorporated areas surrounding the City.

## *POLICIES*

- 4.4.1 The sphere of influence shall include those areas adjacent to the city limit whose development could have significant visual, traffic, service, and environmental impacts on Waterford so that the City may influence the ultimate development of those parcels.
- 4.4.2 The City shall consider existing roads along natural features which might logically define a new sphere of influence boundary.
- 4.4.3 A new sphere of influence boundary shall include only those lands to which road, water, sewer and other facility/service connections can be extended within the next 25 to 30 years and, therefore, to those areas which will ultimately be annexed to the City.

## *GOAL*

- 4.5 To provide for the orderly annexation and development of unincorporated areas within Waterford's sphere of influence. To allow urban uses only within the current city limits when urban services are available.

## *POLICIES*

- 4.5.1 The City shall only annex those lands which can be developed in accordance with the City's General Plan, are a fiscally sound addition to the City, can be adequately served by municipal facilities and services, and are part of a planned orderly annexation program.
- 4.5.2 All properties proposed for annexation shall be pre-zoned by the City in a manner consistent with the General Plan.
- 4.5.3 Prior to the annexation of lands to the City, the applicant shall submit a plan demonstrating the financial feasibility of providing services and facilities to the area proposed for annexation.

- 4.5.4 The General Plan and zoning designations for annexed lands shall consider the following criteria:
- a. The capacity of facilities and municipal services.
  - b. The environmental effects that development on lands proposed for annexation may have on properties within the existing city limits.
  - c. Existing land uses, if any, in the vicinity of the annexed land.
  - d. The extent of any natural habitats and landscape features which should be preserved.
  - e. The demonstrated need for additional housing, retail commercial uses, other commercial uses, and industrial uses.

## GOAL

- 4.6 To provide for commercial and industrial uses that will encourage: a strong tax base, more jobs within the City, a greater variety of commercial goods and services, businesses and industries compatible with Waterford's quality of life.

## POLICIES

- 4.6.1 Assist in the redevelopment, rehabilitation and remodeling of existing business and structures within the downtown area.
- 4.6.2 Encourage new commercial buildings within the downtown area.
- 4.6.3 Set aside land for industrial development that is undeveloped, level and has highway access.
- 4.6.4 Actively seek new industrial establishments.
- 4.6.5 Encourage the gradual improvement of all commercial uses along Highway 132.
- 4.6.6 The City will encourage installation of appropriate public infrastructure (streets, utilities, parking facilities and landscaped pedestrian areas), for redevelopment of all commercial and industrial development uses and shall require these improvements for all new similar uses.

## GOAL

- 4.7 To plan for a central commercial district which serves the entire community including retail and office establishments, public and private service establishments, cultural and entertainment facilities, and special uses which are compatible with the commercial character of the area. To maintain the existing central business district as the focus of local retail activity and to avoid commercial intrusion into developed residential areas.

## POLICIES

- 4.7.1 The purpose of the central commercial district shall be to provide a location for business with a city-wide market, a focus for cultural and entertainment activities (public and private), a City financial center and government offices.
- 4.7.2 Circulation within the central commercial district shall allow for convenient automobile access and parking, public transit routes, bicycles, and safe pedestrian access among the businesses within the district.
- 4.7.3 Each block within the district shall contain usable public open space in the form of public plazas, mini-parks, or landscaped pedestrian pathways.
- 4.7.4 Public improvements shall be provided to support a central commercial area, such as landscaping on existing commercial streets, street furniture (benches, waste receptacles, planters, etc.), and uniform street and other public signing.
- 4.7.5 A Specific Plan for the central commercial district shall be prepared, in conjunction with a redevelopment plan, to address issues discussed in Goal 4.10 and support policies including development standards and circulation.
- 4.7.6 All commercial development or commercial portions of multi-use development shall contain at least ten percent of the land area in natural, improved or functional open space, exclusive of roadways and parking lots. Offsets, provision of off-site landscaping may be acceptable.



*GOAL*

- 4.8 To plan for and preserve specialty commercial areas. To focus commercial activity along Highway 132 for recreation/highway commercial uses using the City Theme.

*POLICIES*

- 4.8.1 Create an agricultural, industrial specialty area adjacent to the downtown area that portrays Waterford's heritage as an agricultural center. Provide for the educational and entertainment interests of visitors.
- 4.8.2 Provide contemporary facilities for tourists and visitors in the form of motels, restaurants, and related services.

*GOAL*

- 4.9 To provide for light industrial development within the City.

*POLICIES*

- 4.9.1 The City shall designate lands for a variety of industrial land uses such as: Warehousing/storage facilities serving other businesses in the region and future manufacturing operations not yet identified.
- 4.9.2 The City shall encourage the development of campus-like industrial developments with low-rise buildings and landscaped or natural open spaces.
- 4.9.3 The City shall encourage implementation of a facilities plan to finance the provision of municipal facilities and services to industrial areas.

*GOAL*

- 4.10 To allow for public and quasi-public land uses meeting the governmental service, education, cultural, recreational, and religious needs of Waterford residents.

*POLICIES*

- 4.10.1 A civic center should be developed within the downtown area to serve as a community focal point and to provide space for city functions.

- 4.10.2 Each residential neighborhood should be planned with at least one park/recreation/school area within approximately one half mile of each residential unit.
- 4.10.3 Religious institutions may be allowed in residential neighborhoods if sufficient off-street parking is provided and the design of the facility is consistent with the residential character of the neighborhood, and includes: Access to property via an arterial or collector street, screening of parking with landscaping and/or materials that will blend with surrounding natural and constructed features of the neighborhood, shielding of adjacent residential properties from direct light and glare from the property.

### GOAL

- 4.11 To continue the activity of the Waterford Redevelopment Agency and use this form of local government operation to proceed with renewal and revitalization of the present commercial district.

### POLICIES

- 4.11.1 The redevelopment agency should be supported with a dynamic and broad based advisory committee consisting of affected land owners as well as those property owners not involved in the process.
- 4.11.2 The redevelopment program should be supported by the establishment of a municipal foundation whose purpose is to augment the financial capacity of the redevelopment agency and to provide additional private sector assistance.
- 4.11.3 To the extent feasible, redevelopment purposes should be achieved without the removal and dislocation of existing public improvements in the commercial district.

## 4.4 LAND USE STANDARDS

State Planning Law requires that the Land Use Element incorporate standards for population density and building intensity. All development projects are governed by General Plan goals and policies, zoning and building code regulations, as well as other applicable City regulations.

Residential development is more adaptable to an application of population and building standards with minimum lot sizes (zoning) and density ranges (General Plan) than non-residential development. Given the wide variety of uses and activities that are permitted in the non-residential zones, it is more difficult to apply strict development standards to commercial and industrial projects. Building intensity and employment density will vary by activity. The Zoning Code regulates actual building intensity (lot coverage) for specific projects through the application of minimum setbacks, maximum lot coverage, height restrictions, and parking and landscaping requirements.

The following building intensities and population/employment densities will be used in analyzing community wide development impacts. Project specific environmental analysis will be used in determining impacts of individual projects. The standards, therefore, are to be used as a guide on a case-by-case basis for project review.

These standards are based on the policies applicable to each land use designation:

#### *Waterford Development Standards*

### **RESIDENTIAL LAND USES**

#### **Low Density Residential**

Maximum Building Intensity: 0 to 5 dwelling units per acre  
Average Population Density: 0 to 13 persons per acre

#### **Medium Density Residential**

Maximum Building Intensity: 6 to 12 dwelling units per acre  
Average Population Density: 15 to 30 persons per acre

#### **High Density Residential**

Maximum Building Intensity: 13 to 20 dwelling units per acre  
Average Population Density: 33 to 50 persons per acre



## **NON-RESIDENTIAL LAND USES**

### **General Commercial**

Maximum Building Intensity: Generally 1 to 2 stories and up to 100 percent lot coverage within the downtown area, 90 percent outside of the downtown area.

### **Community Commercial District**

Maximum Building Intensity: Generally 1 to 3 stories and up to 90 percent lot coverage.

### **Special Commercial Area**

Building intensity will vary by type of commercial project and will generally be determined on a case-by-case basis through a planned development process. Overall coverage should not exceed 90 percent.

### **Industrial**

Maximum Building Intensity: Generally four stories with a total coverage of up to 90 percent.

### **Public/Quasi Public Land Uses**

Development standards will be applied on a case-by-case basis but generally should not exceed 10 percent coverage. One possible exception to this coverage percentage will be public and private schools and municipal structures.

### **Parks/Recreation**

Maximum Building Intensity: Generally less than 10 percent of lot area.

### **Open Space**

Maximum Building Intensity: Less than 5 percent building allowed only as incidental uses.

## General Standards

Coverage figures for the above designations include parking and other paved areas in addition to the actual building. All other areas will be landscaped to City standards. Areas in the downtown district may have up to 100 percent coverage although landscaping is encouraged.

Residential Designations	Units /Acre	Persons /Acre	Percent Coverage	Typical Zoning
Low Density	0 - 5	0 - 13	40%	R-A, Rural Residential R-1, Single Family Residential
Medium Density	6 - 12	15 - 30	50%	R-2, Two Family Residential
High Density	13 - 20	33 - 50	60%	R-3, Multiple Family Residential P-C, Planned Community T, Exclusive Mobile Home Park

*Note: Population per acre is an estimate based on an average of 2.5 persons per developed unit.*

Non Residential Uses	Height in Stories	Percent Coverage	Typical Zoning District
General Commercial	1 - 2	100%	C-1, Neighborhood C-2, General Commercial
Community Commercial	1 - 3	90%	C-2, General Commercial H-1, Highway Frontage
Special Commercial	1 - 3	90%	PC, Planned Community Development
Industrial	1 - 4	90%	L-M, Limited Industrial
Public/Quasi Public	1 - 2	10%	A-2, Exclusive Agriculture PC, Planned Community Development PF, Public Facilities
Parks/Recreation	1 - 2	10%	R-E, Open Space/Recreation
Open Space	1 - 2	5%	Any Zone

*Note: Coverage includes all area developed to support the business (parking and building), except landscaping. Parks and Open Space usually occur in residential or commercial zones but may occur in any zone. Only C-2 zones within the downtown area can have coverage up to 100 percent.*

## 4.5 SPECIAL DEVELOPMENT DISTRICTS

The following is a description of Special Development Districts within and adjacent to the downtown area. A new zoning district, development guidelines and a special plan shall be prepared prior to rezoning properties within the various districts.

### *Downtown Revitalization District*

The six-block area, bound by Main Street on the north, D Street on the East, Yosemite Boulevard on the south F Street on the west is considered the "downtown" area.

A proposed one-block civic center would serve as a focal point for this area. All buildings would be: retained as a substantial structure in excellent condition, rehabilitated, or removed and replaced with a new design-oriented structure.

The development guidelines shall be designed to retain the historic character of downtown Waterford. Remodeled buildings and new structures should not copy existing new buildings. Rather, they should create a design that captures the architectural style of existing older buildings.

### *Agricultural-Industry Specialty Areas*

The three-block area south of Dorsey Road and north of Yosemite Boulevard is the old railroad and agriculture-industry plan area of the city. Several older buildings remain.

The plan recommends that this area be a specialty theme area based on Waterford's surrounding agricultural activities. Specialty shops, small food stores, food services, restaurants and boutiques focused on local agriculture could be combined into a distinctive tourist attraction.

Design guidelines shall be directed to industrial-type structures and sheds, using brick and rough wood, tin siding and roofs - all relatively low cost construction.

### *Motel-Restaurant Redevelopment Site*

A site on the southeast corner of Yosemite Boulevard and Hickman Road is proposed for redevelopment. This is the optimum location for a new motel and restaurant in terms of visibility, access and proximity to the downtown and Agriculture-Industrial Specialty Area. This site commands spectacular view of the



Tuolumne River basin. Redevelopment would be required to acquire multiple land ownership in the area.

### *Special Use Site*

The southwest quadrant of the Yosemite-Hickman intersection contains four acres. This key site should be cleared and redeveloped for special uses such as a bank, office building or a major restaurant.

### *Commercial Areas*

Commercial uses are located along Yosemite Boulevard west of the central area the corporate limits and east of the central area for a distance of 1,800 feet. No other commercial areas are included in the plan.

### *Residential Areas*

The remaining areas within Plan Areas 1 through 8 are designated as "urban residential" with the exception of public facilities and open spaces. This area includes single family and multiple family residential with densities of 6 dwelling units per acre.

Urban Residential is shown for the Hazeldean, Tim Bell and part of the Beard area. These three areas represent the major areas for residential growth for Waterford. All new residential growth should be directed to these areas, with supported public services and public utilities.

Overall densities in these areas will be medium, with lots generally ranging in size from 9,000 to 20,00 square feet. Single family high density (lot sizes of 6,000 square feet) would be satisfactory in area 10 adjacent to the corporate limits.

### *Industrial Areas*

The City of Waterford should set aside a relatively large, level, highway-accessible area for future industrial uses. While current demand for industrial sites is limited, a reserve for future use will retain the opportunity for new entrants to the region or for existing industries seeking sites for expansion.

## 5.0 TRANSPORTATION AND CIRCULATION

### 5.1 INTRODUCTION

California Government Code (Section 65302(b)) requires each county and city to prepare, as part of their general plan, a circulation element. This element shall describe the location and extent of existing and proposed major thoroughfares and transportation routes. Defined according to General Plan Guidelines, circulation is the process whereby people and commodities move in a planning area.

This Circulation Element will address the following nine topics to the extent that they are relevant to the City of Waterford.

Streets, Roads, and Highways

Public Transportation

Railroads

Bicycle Facilities

Pedestrian Facilities

Parking Facilities

Airports

Truck Routes

Utilities

### 5.2 CURRENT CONDITIONS

The street system in Waterford is divided into four categories: Residential, Collector, Industrial, and Major Streets, although other ways to differentiate streets are sometimes used. Figure 5-1 represents the current street designations. For the purpose of the Waterford Circulation Element, the following classifications have been used and are described below.

#### *Residential or Local Streets*

Location: Throughout urban areas, not delineated on the General Plan Map.

Access to Residential and Local Streets: Collector streets and individual lots; should not intersect with major streets or highways.

#### Design Considerations

Adequately handled by adopted improvements standards and regulations.

### *Collector Streets*

Location: Approximately on a one quarter (1/4) mile grid throughout the urban area. Except as delineating a neighborhood boundary.

Non-residential Areas: One quarter (1/4) mile grid.

Access to Collector Streets: All streets and individual lots.

#### Design Considerations

1. Collector streets should provide direct linkages from the residences within a neighborhood to neighborhood facilities within the same neighborhood. These facilities would include schools, parks, shopping areas, churches, etc., and a connection to peripheral major streets, but not to peripheral highways or freeways.
2. Collector streets should be designed to intersect with major streets at one quarter (1/4) mile intervals, the optimum interval for potential future traffic signalization of the major street.
3. Collector streets should cross major streets with four way intersections to aid future signalization, but should not have continuous alignments through two or more neighborhoods.
4. The paved width of collector streets should widen at intersections with major streets to provide for additional turn lanes.

### *Industrial Streets*

Currently, there are no industrial streets in Waterford and Waterford's street standards do not include such a destination.

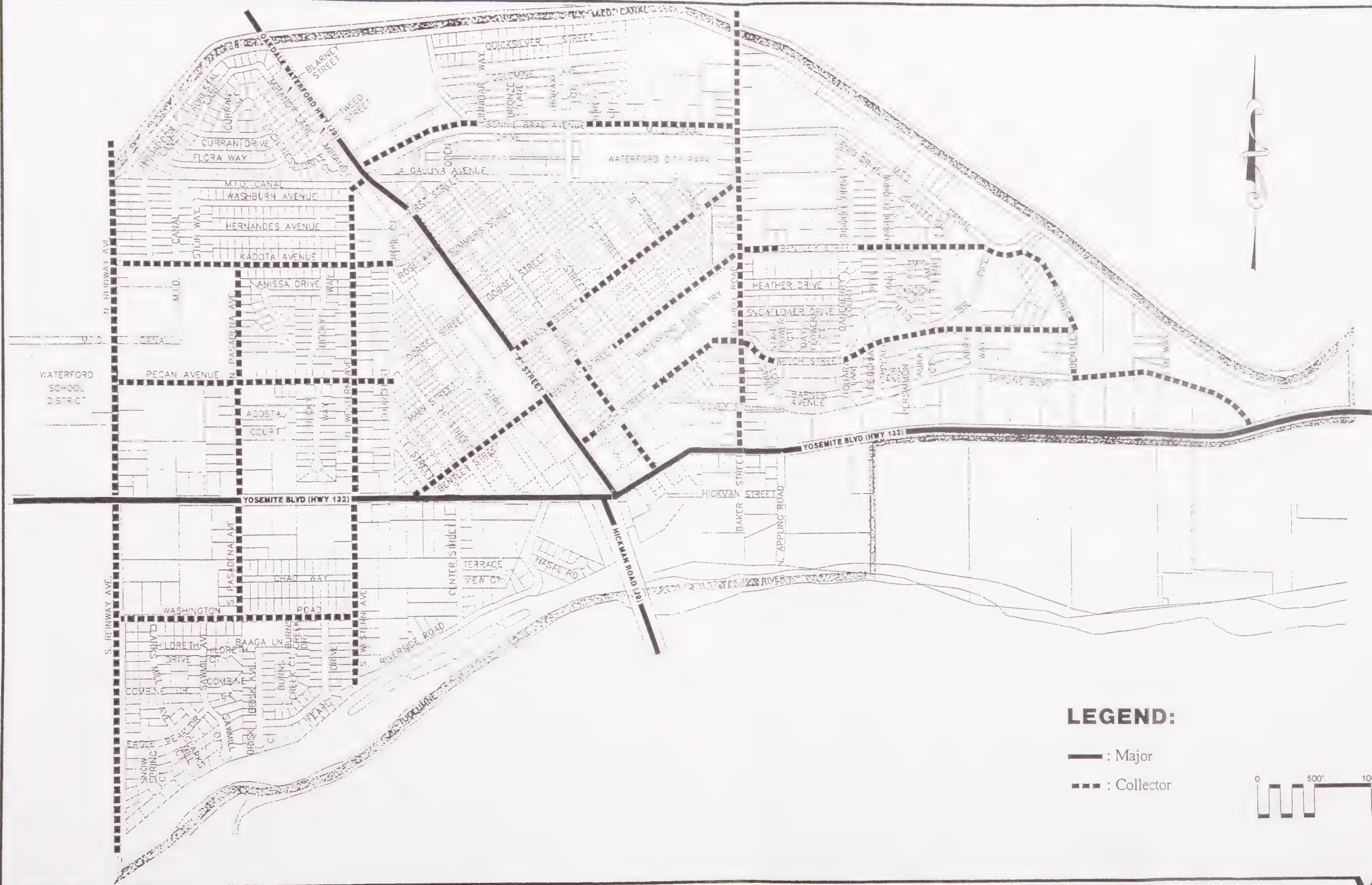
Location: Industrial areas.

Access to Industrial Streets: All industrial sites and all streets and individual lots.

#### Design Considerations

1. Industrial streets serve all the circulation needs of an industrial area; however, access is similar to that of a collector street.





Circulation Map



FIGURE 5-1



2. Parking should be restricted to fifteen minute parking and loading zones - allowing commercial vehicles limited parking privileges and requiring non-commercial vehicles to park off-street.
3. Industrial streets should intersect collector and major streets.

### *Major Streets*

Locations: Approximately on a one mile grid throughout the urban area.

#### Access to Major Streets from Residential Areas

Access to from residential areas should be limited to intersections with major streets and collector streets (not local streets). Access should be prohibited from single family residences (back-up lots); permitted for common driveways for multifamily and commercial projects with the desired spacing between driveways of two hundred (200) feet or more.

#### From Non-Residential Areas

Access from non-residential areas should be limited to intersections with major streets, collector streets and industrial Streets (not local streets). Separate freight and customer access-ways are encouraged to link properties with intersecting collector streets; permitted for common driveways with the desired spacing between driveways of two hundred (200) feet or more.

### *Design Considerations*

Increases in the traffic handling capabilities of major streets, such as the removal of on-street parking lanes and installation of raised medians should be considered before imposing traffic on parallel collector streets in adjacent residential areas.

### *Public Transportation*

The City operates a Dial-a-Ride transit service which serves the general public between the hours of 8:30 a.m. to 4:30 p.m., Monday through Friday. The service area also includes the town of Hickman and areas surrounding Waterford.

### *Railroad*

The City is not served by a railroad.



### *Bicycle Facilities*

Due to Waterford's size and non-congested roads with wide right of way, residents can generally ride their bicycles where they choose without fear of vehicles being forced into their road space.

### *Pedestrian Facilities*

Provision for safe, convenient movement of school children and the needs of the handicapped are of special importance. A system for pedestrian movement should continue to be considered in subdivision design, planned developments, and specific plans. As with bicycles, separate public easements or right-of-ways provide unique opportunities for pedestrian circulation.

### *Parking Facilities*

Waterford's City Ordinance specifies parking requirements by land use. Specific parking conditions and/or needs should be based upon traffic volume, conditions, and land use.

### *Airports*

There are no airports within the planning area of Waterford.

### *Truck Routes*

The following streets are designated as truck routes:

1. "F" Street
2. Yosemite Boulevard (Highway 132)
3. Bentley Street between "F" Street and Yosemite Boulevard

The California Department of Transportation designates routes for the shipment of explosives (Nitric Acid, Hydrozoan, Liquid Nitrogen Tetroxide). The designation and enforcement is specified under Title 13, California Administrative Code. The enforcing agency is the California Highway Patrol.

### 5.3 CIRCULATION AND TRANSPORTATION ELEMENTS, GOALS AND POLICIES

#### GOAL

- 5.1 To develop a comprehensive transportation/circulation system which includes: highways, designed to route through-traffic away from Waterford's neighborhoods; arterial roads which provide access between Waterford's neighborhoods, major cross-town links, and links between Waterford and adjacent communities; pathways and designated routes for bicycle and pedestrian traffic; designated routes for commercial vehicles; the protection of residential neighborhoods from through-traffic; and public transportation routes.

#### Policies

- 5.1.1 All improvements such as pave-outs, curbs, gutters and sidewalks should be the responsibility of the developer when there are improvements on adjacent property. Such property improvements may include lot splits, subdivisions of greater than four lots and building installations.
- 5.1.2 Street improvements include, but are not limited to, the installation of fire hydrants, drainage facilities, street signs, traffic signalization, and street lighting.
- 5.1.3 Developers of all subdivisions are responsible for the installation of minor or residential streets, and completing improvements to City standards.
- 5.1.4 Additional parking limitations should be placed upon the storage or placement of inoperative vehicles on City streets.
- 5.1.5 The parking of large vehicles and trucks shall be limited to truck routes and within specified distances from intersections where visibility is a major factor to road safety. Truck-only parking areas should be established along truck routes and especially at locations providing access to eating and rest facilities.
- 5.1.6 Designation of truck routes shall be limited to major, industrial, and in some cases, collector Streets. Consideration should be given to through-traffic, as well as points of delivery, service, or repair.

- 5.1.7 Additional truck routes, parking, and loading facilities should be designated as the City grows. Specific attention should focus on serving the industrial areas.

## 5.4 STANDARDS

### *Parking Standards*

#### **Major Streets**

On-Street Parking - restricted or limited. No diagonal parking.

Off-Street Parking - off-street loading and parking required for all uses.

Vehicular Access - required vehicular access to off-street parking and loading for all uses.

#### **Collector Streets**

On-Street Parking - permitted. Diagonal parking permitted as street width, traffic speed and volume allow.

Off-Street Parking - off-street loading and parking required for all uses.

Vehicular Access - required vehicular access to off-street parking and loading for all uses.

#### **Industrial Streets**

On-Street Parking - permitted with time limits. Regulated by loading zones. Parking spaces should not inhibit the movement of large trucks.

Off-Street Parking - all new developments must provide off-street parking and loading for employees and customers. Parking and loading facilities should be adequate for large trucks.

Vehicular Access - required vehicular access to off-street parking and loading for auto and large trucks.

#### **Local Streets**

On-Street Parking - permitted. Diagonal parking permitted as street width, traffic speed and volume allow.



Off-Street Parking - required for all uses. Is specified by City Ordinance.

Vehicular Access - required for all uses.

## 5.5 SPECIAL CORRIDOR PROJECTS

### *Yosemite Boulevard*

Yosemite Boulevard (Highway 132), is the City's major arterial, connecting Waterford to Modesto on the west and the Sierra Nevada on the east. The downtown area is adjacent to the route, and all other commercial uses are situated along this gateway to the community.

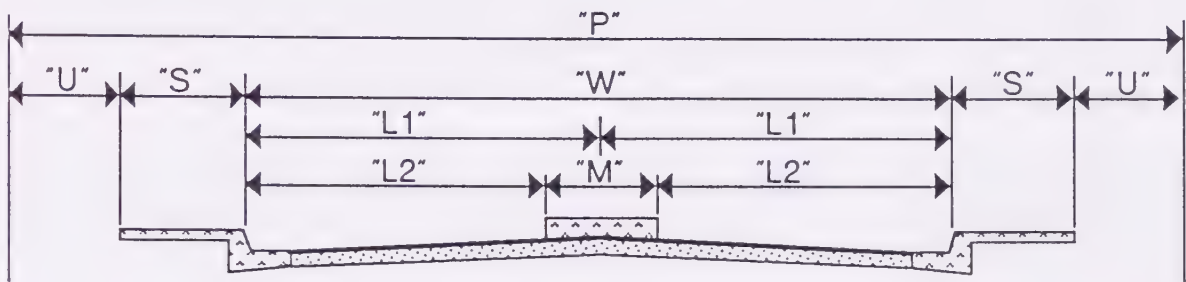
One of the major proposals of the General Plan is to develop this route as a parkway with a wide landscaped center median, and street trees and landscaped on both sides. This treatment is proposed for Yosemite Boulevard from Reinway Avenue on the west to Skyline Boulevard on the east at a distance of nearly two miles.

These improvements would significantly improve the appearance of the City and would give the corridor a unified look. Between Hickman Road and Skyline Boulevard, all of the widening could be readily accomplished when the special motel-restaurant area is cleared.

### *F Street*

F Street serves as the main north-south route in the City. This route is also proposed for conversion to a parkway with a median and two moving lanes in each direction. This treatment is proposed to start at Yosemite Boulevard and extend out to El Pomar Avenue on the north side of town.





City of Waterford Geometric Street Sections and Dimensions							
Designation	P	W	L1	L2	M	S	U
Minor	50'	36'	18'			5'	2'
Collector (2-Lane Residential)	60'	40'	20'			5'	5'
Collector (2-Lane Commercial)	60'	40'	20'			10'	
Collector (4-Lane)	84'	64'	32'			5'	5'
Major	100'	80'		32'	16'	5'	5'
Industrial	80'	64'	32'			8'	



## 6.0 HOUSING

### 6.1 INTRODUCTION

This Element is the housing policy statement for the City of Waterford. This Housing Element contains goals, objectives and recommendations for implementation of specific actions. The intent of the recommended actions is to respond to anticipated housing needs of Waterford residents through 1992.

#### **State Policy and Authorization**

The Housing Element is one of seven state-mandated Elements of the Waterford General Plan required by Article 10.6 of the California Government Code. Article 10.6 states that the housing element shall contain:

1. An assessment of housing needs and an inventory of resources and constraints to the meeting of those needs; and,
2. A statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement and development of housing; and,
3. A program which sets forth a five-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element.

State legislation enacted in 1980 (Chapter 1143, Statutes of 1980; AB 2853) required the Stanislaus Area Association of Governments (SAAG) and other Councils of Government (COGs) in California to determine existing and projected regional housing needs. SAAG is also required by this legislation to determine city and county shares of the regional housing needs. The local shares of regional housing needs are to be considered in the development of city and county housing elements of local general plans.

In addressing these needs, five areas of special needs must be analyzed. These needs include the special housing needs of the handicapped, elderly, large families, farm workers, and families with female heads of households.

The purpose of the Housing Element is to adequately satisfy all of the requirements. The challenge is to design a housing program which is responsive to the needs of the community's residents, and yet is economically feasible, given a limited amount of available resources and the uncertain fiscal future of local governments.

## Index by Law

§65583. The Housing Element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing, including rental housing, factory-built housing, and mobile homes, and shall make adequate provision for the existing and projected needs of all economic segments of the community. The element shall contain all of the following:

An assessment of housing needs and inventory of resources and constraints relevant to the meeting of these needs. The assessment and inventory shall include the following:

1. Analysis of population and employment trends and documentation of projections and a quantification of the locality's existing and projected housing needs for all income levels. Such existing and projected needs shall include the locality's share of the regional housing need in accordance with section 65584 . . . . . 54
2. Analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding, and housing stock condition . . . . 51
3. An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis map of the relationship of zoning and public facilities and services of these sites . . . . . 68
4. Analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees, and other exactions required of developers, and local processing and permit procedures . . . . . 69

5. Analysis of potential and actual nongovernmental constraints upon the maintenance, improvement, of development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction . . . . . 71
6. Analysis of any special housing needs, such as those of the handicapped, elderly, large families, farm workers, and families with female heads of households. . 74
7. Analysis of opportunities for energy conservation with respect to residential development . . . . . 76

## 6.2 CURRENT CONDITIONS

### *Assumptions*

Unlike large cities or large metropolitan areas, the City of Waterford does not have the resources to address every housing need regardless of its respective level. Some needs which may be outlined in the Element can be better satisfied by larger agencies. In order to establish a realistic priority system with which actual measurements of need can take place, a definition of significance is necessary. Having received no formal or informal guidance from the State Department of Housing and Community Development, it is assumed that definition of statistical significance is left to the discretion of the locality. Using this assumption, the City of Waterford has arrived at the following decisions:

1. A variance of less than 1 percentage point from the Stanislaus County level is deemed an area of "potential need."
2. A variance of between 1 and 2 percentage points from the County has been declared an area of "existing need."
3. A variance of greater than 3 percentage points from the County is an area of "significant existing needs."
4. When an area is decidedly met or deemed an area of no addressable need, it will be designated as a "filled need" area.

### *Examples*

When the existing percentages of the City exceed the County percentages, the only rational assumption that can be made is that the City has adequately met the need.



### 6.3 HOUSING ELEMENT GOALS AND POLICIES

#### *GOAL*

- 6.1 To plan for a sufficient number of housing units to meet the needs of future residents of the community within the confines of environmental considerations.

#### *POLICIES*

- 6.1.1 Encourage housing assistance programs which support owner occupancy to break the dependency on rental housing for lower income households;
- 6.1.2 Develop programs providing for the expansion of existing living units to alleviate overcrowded conditions;
- 6.1.3 Encourage the use of public and private programs for energy conservation, particularly by moderate and low income households.

#### *GOAL*

- 6.2 To enhance the quality of Waterford's existing housing units and to conserve and rehabilitate existing housing units that are affordable to lower- and moderate-income persons.

#### *POLICIES*

- 6.2.1 Promote public awareness of the need for housing rehabilitation and neighborhood conservation;
- 6.2.2 Promote incentives for maintenance of housing;
- 6.2.3 Encourage proper maintenance of essential public services and facilities;
- 6.2.4 Encourage the use of public and private assistance programs for preservation and maintenance of housing, and promote land use controls to preserve the existing quality of neighborhoods.
- 6.2.5 Monitor the quality of the housing stock and maintain a current inventory of all substandard housing units;

- 6.2.6 Provide for the removal of all unsafe, substandard dwellings which cannot be economically repaired;
- 6.2.7 Encourage the use of available public and private housing rehabilitation assistance programs; and,
- 6.2.8 Enforce nuisance and safety ordinances.

### GOAL

- 6.3 To allow a variety of housing types and densities which provide choices for Waterford residents.

### POLICIES

- 6.3.1 Encourage the development of new housing on vacant land within existing neighborhoods;
- 6.3.2 Maintain a sufficient inventory of developable land to accommodate timely development of needed new housing units;
- 6.3.3 Promote balanced, orderly growth and to encourage a full range of housing types, by income, within the City;
- 6.3.4 Wherever appropriate, use or promote Federal and State programs which assist in the development of new housing which is consistent with local plans and programs.

### GOAL

- 6.4 To encourage quality housing for all income groups and provide for flexibility in the siting of land uses.

### GOAL

- 6.5 To provide a portion of new housing stock affordable to lower- and moderate-income residents who are employed in Waterford.

### POLICIES

- 6.5.1 The City has cooperated with other cities and the county jointly through the SAAG Committees, to provide a uniform approach to solving the County's housing needs. The Housing Needs Report

developed by SAAG determined the housing requirements of each jurisdiction for providing housing for various income households.

6.5.2 The City will work closely with the County Housing Authority and other County agencies in reviewing current housing programs that provide low income housing. The City will also receive technical assistance from SAAG on the remaining General Plan elements.

6.5.3 Implementation of Housing Element actions will be enhanced by participation from countywide resources such as the California Rural Legal Assistance, the Board of Realtors, the Stanislaus County Housing Authority, and State agencies such as Farmer Home Administration, Department of Housing and Community Development, and California Housing Financing Agency.

#### 6.4 IMPLEMENTATION PROGRAM

The action Program of the Waterford Housing Element focuses on the specific needs as identified in the analysis and is described in Section 43.4 and 43.5. It is directed to resolving housing problems relating to overcrowding and poverty, which have been identified as the City's most "significant existing needs." Waterford's Seven Year Action Program is directed to achieving the following specific objectives:

1. Provide for the expansion of thirty existing living units to alleviate overcrowded conditions.
2. Provide opportunities for existing low income households to convert from renter to owner status.
3. Provide for the retrofit of energy conservation improvements for 10 low income occupied housing units.
4. Rehabilitate existing substandard housing units.
5. Provide for new units on vacant land within existing neighborhoods.
6. Provide a sufficient inventory of developable land.



## 6.5 HOUSING NEEDS ANALYSIS

### *Population Trends*

The population of Waterford has grown over the past several years. The average annual rate of growth for the past twenty years has been 4.14 percent while the County rate has been approximately 5 percent.

The Hispanic population of Waterford comprises 12.8% of the City's total population. In the County the Hispanic population comprises 15.8% of the total population.

The County has a larger percentage of "elderly" or "retired" individuals than the City. Within the City, 14.4% of the total population are considered retired by the census, while 22.4% of the county are considered retired. This difference is probably due to the availability of services in Modesto, the County's largest population center.

Future growth figures are computed by the California Department of Finance and adjusted by the Stanislaus Area Association of Governments (SAAG). The figures on the graph are commensurate with the expected percentage of growth for the County as a whole, and are used as a basis for policy decisions concerning growth and development.

<i>City of Waterford Ethnic and Age Breakdown</i>				
	White		Hispanic	
Age	Total	Percent	Total	Percent
0 - 4	189	7.8	45	14.5
5 - 14	403	16.5	72	23.2
15 - 59	1,333	54.7	182	58.5
60 - 64	122	5.0	6	1.9
65 +	389	16.0	6	1.9
<i>Total</i>	2,436		311	

**NOTE:** According to the 1980 Census, the only two significant ethnic groups residing in Waterford are White and Hispanic. Thus, the only two groups compared to the County were White and Hispanic. In the census, persons of Spanish origin are counted in "Spanish Origin" regardless of race. Therefore, the sum of the totals may not add to the total population figures of the census.

<i>Stanislaus County White/Hispanic Age Breakdown</i>				
	White		Hispanic	
Age	Total	Percent	Total	Percent
0 - 4	17,987	7.7	5,190	13.0
5 - 14	36,087	15.4	9,081	22.8
15 - 59	141,966	60.6	23,714	59.5
60 - 64	10,481	4.5	647	1.6
65 +	27,916	11.9	1,254	3.1
<i>Total</i>	234,327		39,884	

### *Housing Needs*

The following is a summary of those needs determined to be significant or existing within the City of Waterford. Section 13.5 provides the analysis used in reaching these conclusions.

<i>Item</i>	<i>Brief</i>	<i>Need</i>
Incomes	Much Lower Percentage of Above Moderate Income	Significant
Female/Headed	Much Greater Percentage of Single Parent Headed Households Below Poverty	Significant
Poverty/Family	Higher Percentage of Families Below Poverty	Existing
Age Group	Higher Percentage of 60-64 Ages	Existing

Determination of these areas of need was accomplished through analysis of the County and City percentages in the respective areas. In some areas, it was decided that the City had no direct influence on either the condition, or the solution, of the need, and more action is required at a county, state, or national level.

### *Lower Percentage of Above Moderate Income Category*

Of the 762 families in Waterford, 33% are considered to be at an above average income level. Of the 71,306 families in the County 57% are considered to be at an above average income level.

The percentage difference between the City and the County is a probable function of the wider range of services available in the larger cities of the County. Another probable source of the discrepancy is the large amount of lower priced homes in the City. Due to the fact that the purchase of a home is an important investment, many families that have an above moderate income will not buy in an area that will lower the value of their investment. Thus, the City of Waterford should encourage development of housing areas for families in the above moderate income category.



*Higher Percentage of Families Below Poverty*

Of the 762 families in Waterford, 11 % are currently below the poverty level. Also, 34% of single parent female headed households are currently below poverty.

Of the 71,306 families in the County, 9.9% are currently below the poverty level. Only 41.7% of the female headed households are currently below poverty.

The number of families below poverty corresponds to the unemployment rate, interest rates, and times of the year in agricultural communities. The figures reflect the lower wages that accompany small cities. The City of Waterford cannot force higher wages, nor can the City significantly reduce the unemployment rate. Within the City of Waterford are large number of low-cost housing units to enable those families below poverty to afford housing.

<i>Poverty Status By Race/Ethnicity - Waterford</i>					
	Total	White		Hispanic	
		Total	Percent	Total	Percent
Above	2,300	2,126	80.0	238	9.0
Below	368	328	12.0	73	3.0
<i>Total</i>	2,668				

NOTE: Totals will not add due to inaccurate evaluation of racial characteristics. Ethnic groups not found in Waterford are not included in the county table.

<i>Poverty Status By Race/Ethnicity - County</i>					
	Total	White		Hispanic	
		Total	Percent	Total	Percent
Above	230,690	206,195	89.38	31,255	13.55
Below	31,239	24,515	78.48	8,252	26.52
<i>Total</i>	261,929				

#### *Slightly Higher Percentage of Individuals Below Poverty Level*

Of the City population of 2,668, 14 percent are considered to be at or below poverty status. The County population of 230,690 shows that 12 percent are considered to be below poverty status.

The number of individuals below poverty is a direct function of the employment rate and prevailing economic conditions. Rural communities, such as Waterford, feel the pressure of an increase in unemployment more directly than larger cities. This is due to the lower average income of rural communities. Waterford has been fortunate in that it has been relatively sheltered from national variations in employment; however, severe fluctuations in the market conditions will have an effect.

The City of Waterford does not have the funding to supply impoverished individuals with monetary support and must rely on state and national programs to aid these individuals.

### *Employment Trends*

The City of Waterford, like the County, has an employment base that relies heavily on agriculture. Agriculture, non-durable goods manufactured, retail trade and wholesale trade employ 28% of the employed Waterford residents. Countywide, approximately 45% of the population is employed in those sectors of industry.

An analysis of employment trends in Waterford shows that the local business and job market is turning from a retail concentration to an emphasis on service industries. Over the past 10 years, the number of workers employed in the professional sector has increased from 33 to 52, an increase of 63%. While agriculture, management, and transportation all increased, none of them increased at the same rate.

The effect of this shift in emphasis shows that the retail tax base is not growing at the same rate as population. While the short-term effects are difficult to estimate, the ultimate result will be less tax revenue funds, and a greater demand for city services.



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**EMPLOYMENT TRENDS IN WATERFORD - 1980 CENSUS DATA**


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<i>Industry</i>	<i>Jobs</i>	<i>Percent</i>
Agricultural	160	18
Construction	89	10
Nondurable Goods Manufacture	102	12
Durable Goods Manufacture	53	6
Transportation	26	3
Communications & Public Utilities	16	2
Wholesale Trade	28	3
Retail Trade	121	14
Finance, Insurance, Real Estate	23	3
Business & Repair	50	6
Personal, Recreation	17	2
Health Services	59	7
Educational Services	73	8
Other Professional Services	16	2
Public Administration	35	4
<b>Total</b>	<b>868</b>	<b>100</b>

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*Occupation*

Executive, Administrative, Managerial	73	8
Professional Specialty	52	6
Technicians & Related Support	21	2
Sales	63	7
Administrative Support, Clerical	98	11
Private Household	4	1
Protective Services	11	1
Service	84	10
Farming, Forestry, Fishing	132	15
Precision Production, Craft	162	19
Machine Operators, Assemblers	58	7
Transportation & Material Moving	62	7
Equipment Cleaners	48	4
<b>Total</b>	<b>868</b>	<b>100</b>

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## Regional Housing Needs

### *Higher Percentage of Families Below Poverty*

In September 1983, the Stanislaus Area Association of Governments (SAAG) determined the assumed housing needs for Stanislaus County and its cities in accordance with Section 65584 of the California Government Code. The need figure generated by SAAG's "Housing Needs Report" were consistent with California Department of Finance (DOF) projections currently in effect. In 1984, AB 3618 (Roos) became law which extended the deadline for the preparation of housing element updates in Stanislaus County to January 1, 1986, with the next revision to be completed by July 1, 1992. In August, 1984, the Department of Finance issued new household projections which were lower than the figures used in the SAAG "Housing Needs Report."

Based on guidance from the California Department of Housing and Community Development (letter of December 17, 1984, by Nancy McKee, Chief, Division of Research and Policy), cities preparing housing element updates for the January 1, 1986, deadline were advised to extend SAAG's assumed housing need through 1992. Thus, for the City of Waterford, the housing need of 1,342 total units should be obtained in 1992, not in 1990. Further, Housing and Community Development advised that later household base data should be used to show the remaining projected housing need at the time the element is updated.

### *Base Data and Current Existing Need*

From September, 1981, to January 1, 1985, 71 housing units were added, thus, at the beginning of 1985, it is estimated that 1,109 units were available for occupancy.

	1980 Census Housing Units	Units Added 1981 to 1984	Units Lost 1981 to 1984	Total Units 1984
Single Family	823	0	0	0
Multiple Family	175	71	0	246
Total	998	71	0	1,069

**Note:** In determining "existing need," SAAG's methodology provided for a goal vacancy rate of five (5) percent of the total housing units. Applying SAAG's method to the occupancy estimates produces the following results:

1984 Occupied Units	Desired Occupied Units	Assumed Needed Units	Units Currently Available	Current Existing Need
1,054	0.95	1,109	1,069	40

In order to maintain a 95% occupancy rate (5% vacancy rate) in 1985, the City of Waterford needs 1,109 units. Currently, 1,069 units are available for occupancy. If these units are subtracted from the 1,109 needed units, this leaves a deficit of 40 housing units.

### *Future Housing Need*

Based on the above factors and the SAAG methodology, the following tables present an extension of the "Assumed Housing Need" for Waterford through 1995. (Note: The "existing need" is incorporated with the "assumed housing need" and should not be added or subtracted.)

Year	1990	1991	1992	1993	1994	1995	1996	1997
Total	1,401	1,438	1,476	1,515	1,555	1,596	1,638	1,681
Increase		37	38	39	40	41	42	43

NOTE: This table provides for the housing units assumed to be occupied plus those units needed to obtain a goal vacancy rate of five percent.

The total estimate of housing assumed to be needed from January 1, 1990, to July 1997, is 280 units.

### *Consideration of Tenure and Type of Housing*

Of occupied housing units in 1980, 28% were being used as rental property. The SAAG methodology provides for an extension of this owner/renter percentage through the estimate period. Waterford, therefore, would be expected to provide for the following tenure need:



<b>1990-97 Assumed Increase in Housing</b>	<b>237</b>
1980 Percentage of Owners	72%
1980 Percentage of Renters	28%
Units Needed Between 1990 and 1997 to Maintain 1980 Owner Percentage	171
Units Needed Between 1990 and 1997 to Maintain 1980 Renter Percentage	66

The same methodology was applied for determining the housing needed by type. That is, the split between single family detached and multiple family attached units as provided in the 1980 U.S. Census would be extended forward through 1997. This produces the following:

<b>1990-97 Assumed Increase in Housing</b>	<b>237</b>
1980 Percentage of Owners	83%
1980 Percentage of Renters	17%
Units Needed Between 1985 and 1992 to Maintain 1980 Owner Percentage	197
Units Needed Between 1985 and 1992 to Maintain 1980 Renter Percentage	40

### *Consideration of Income Levels*

The methodology provided by SAAG for considering income levels for housing attempted to move jurisdictions toward parity in the distribution of housing. This attempt was based on 1980 median household income using the entire County as a base. For comparison, the countywide distribution is shown versus the City of Waterford:

	Very Low	Low	Moderate	Above Moderate
<b>Waterford</b>	<b>23.6%</b>	<b>16.8%</b>	<b>19.0%</b>	<b>40.7%</b>
<b>Stanislaus County</b>	<b>24.7%</b>	<b>21.6%</b>	<b>23.3%</b>	<b>30.4%</b>

Guidelines used by SAAG call for new housing to be added in each jurisdiction in proportion to the countywide percentages. Thus, in time, jurisdictions would ultimately achieve a balanced distribution. Unfortunately, the affordability of housing is extremely difficult to develop trends for and monitor.

### *How Income Levels Were Determined*

SAAG is required to estimate household income levels and take this into account in defining each locality's share of the regional housing need. This was done using levels commonly applied by Federal, State, and other agencies. These are very low (50% of median income, adjusted for household size), low (51-80% of median income, adjusted for household size), moderate (81-120% of median income, adjusted for household size), and above moderate (the remainder of the population).

As shown in 1979 dollars, the upper limits of the ranges for very low, low, and moderate income categories for the County are listed below. Households with incomes above the upper limit for the moderate income category are above moderate. Data for adjustment by household size was not available for the 1980 U.S. Census. Therefore, no adjustments were attempted.

	Very Low 50% of median	Low 51-80% of median	Median	Moderate 81-120% of median
<b>Waterford</b>	<b>\$6,033</b>	<b>\$9,652</b>	<b>\$12,065</b>	<b>\$14,478</b>
Stanislaus County	\$8,039	\$12,862	\$16,078	\$19,294

The following figures are estimates of existing income levels, by housing unit, in 1984:

	Very Low	Low	Moderate	Above Moderate	Totals
Percentage	25.7%	21.6%	23.3%	30.4%	100%
Units	260	228	246	320	1,054

If the new housing through 1992 was distributed on the same basis as the countywide percentages, the following distribution would result:

	Very Low	Low	Moderate	Above Moderate	Totals
Percentage	23.6%	16.8%	19.1%	40.7%	100%
Units	64	46	52	111	273



When added to the estimate of currently available housing, in 1992, Waterford's distribution would be as follows:

	Very Low	Low	Moderate	Above Moderate	Totals
Percentage	23.6%	16.8%	19.0%	40.7%	100%
Units	317	226	255	544	1,342

### *Farmworker Housing Need*

SAAG's projections of farmworker housing demonstrates an annual decline of approximately 1.9 percent. This is reflective of changes in employment patterns throughout Stanislaus County where agriculture has tended to stabilize while service oriented employment has risen. SAAG indicates that there were 85 farmworkers in Waterford in 1980 which declined to 71 farmworkers by 1989. Further, farmworker's households are estimated to decline from 44 in 1985 to 41 in 1989. Thus, the need to provide housing for farmworkers is projected to drop over time.

Based on these factors, it is apparent that Waterford is actually providing farmworker housing in excess of reasonable shares by areas of employment. That is, due to the availability of housing, disproportionate numbers of farmworkers are living in Waterford as opposed to living near their actual place of employment. For these reasons, Waterford has filled the need for farmworker housing.

### *Replacement Housing Need*

As noted previously, from 1980 through 1984, Waterford did not lose any housing units. This is significantly below the Countywide annual rate of 0.09 percent as reported by SAAG. The methodology used by SAAG projected the replacement need for each jurisdiction based on the Countywide annual rate. Based upon this rate, Waterford is estimated to lose 6 units between 1983 to 1989.

Waterford has not experienced any significant conversion of housing units to non-housing purposes. Therefore, due to the low loss factor, losses will not play a significant role in future planning.

### **Housing and Household Characteristics**

A complete analysis of existing housing is necessary to help determine the areas of growth and levels of need within the City of Waterford. These areas can be determined by examination of specific indicators:

1. Level of payment compared to ability to pay.
2. Physical condition of housing units.

Each indicator is examined to help determine guidelines and a solution to the needs of the City of Waterford.

#### *Level of Payment Compared to Ability to Pay*

Guidance from the California Department of Housing and Community Development has defined two methods of analysis and documentation of "level of payment compared to ability to pay" as follows:

1. Households residing in the community already have housing and cannot be assumed to be in need.
2. No statistically valid data on for-sale and for-rent housing costs is available. In order to accommodate this definition, a sophisticated monitoring system would need to be established to obtain the data which would then have to be seasonally adjusted for fluctuations in both need and income.
3. A qualification of the number of lower-income households (those at or below 80% of the area median income) who are paying more than 25% of their gross household income for housing..this latter definition for lower-income overpayment is consistent with State and Federal regulations.

The following tables reflect both the City of Waterford, and Stanislaus County, level of payment compared to ability to pay, based on the 1980 U.S. Census. (NOTE: Data presented here has not been adjusted for household or family size.) Median household income for Stanislaus County is \$16,078, thus those households which pay more than 25% of their income for housing at or below \$12,826 are considered lower income households.

**LEVEL OF PAYMENT COMPARED TO ABILITY TO PAY  
CITY OF WATERFORD**

Rent as % of Income	Below Average (\$12,826)	Above Average (\$12,826)	Total
0-25%	50	56	106
Above 25%	<u>123</u>	13	136
<b>TOTAL</b>	<b>173</b>	<b>69</b>	<b>242</b>

**STANISLAUS COUNTY**

Rent as % of Income	Below Average (\$12,826)	Above Average (\$12,826)	Total
0-25%	4,685	11,415	16,000
Above 25%	<u>14,370</u>	2,187	16,557
<b>TOTAL</b>	<b>19,055</b>	<b>13,602</b>	<b>32,657</b>

**OWNER COSTS AS PERCENT OF INCOME  
CITY OF WATERFORD**

Cost as % of Income	Below Average (\$12,826)	Above Average (\$12,826)	Total
0-25%	218	186	404
Above 25%	<u>144</u>	52	196
<b>TOTAL</b>	<b>362</b>	<b>238</b>	<b>600</b>

**STANISLAUS COUNTY**

Cost as % of Income	Below Average (\$12,826)	Above Average (\$12,826)	Total
0-25%	7,471	28,686	36,157
Above 25%	<u>5,570</u>	5,644	11,214
<b>TOTAL</b>	<b>13,041</b>	<b>34,330</b>	<b>47,371</b>



**COMBINED RENTER/OWNER COSTS AS PERCENT OF INCOME  
CITY OF WATERFORD**

Cost as % of Income	Below Average (\$12,826)	Above Average (\$12,826)	Total
0-25%	268	242	575
Above 25%	<u>267</u>	65	332
TOTAL	535	307	907

**STANISLAUS COUNTY**

Cost as % of Income	Below Average (\$12,826)	Above Average (\$12,826)	Total
0-25%	12,156	40,101	52,257
Above 25%	<u>19,940</u>	7,831	27,771
TOTAL	32,096	47,932	80,028

*Note: Underscored numbers on the chart denote the number of lower-income households that are paying more than 25% of their gross household income for housing.*

### *Analysis*

As reflected in the tables, a total of 267 households in Waterford were both low income and paying more than 25% of their income for housing. Thus, 29% of Waterford households were exceeding their ability to pay versus 25% of households Countywide. For renters, Waterford showed 51% while the Countywide figure was 44%. For owners, Waterford had 24% while Countywide it was 12%. Overall, Waterford has a larger percentage of households that are exceeding their ability to pay than the County. Renters in Waterford predominantly pay a larger share of their income for housing.

### *Physical Condition of Housing Units*

The conditions of the City's housing stock can be characterized by the unit's age, physical conditions in relation to health and safety standards and its market value. Dwelling units whose market value fail to keep pace with other units comparable in age, may be in a state of deterioration or substandard condition.

Approximately 47% of the houses in Waterford were built before 1960. The majority of these houses were constructed very inexpensively, usually with one or two

bedrooms and without any off-street parking structures. These houses cannot maintain a comparable market value with the recently built housing. Consequently, these housing units are not economically attractive to improve or maintain due to their low marketability. This has resulted in deteriorated or dilapidated housing.

The City of Waterford maintains a street maintenance and sidewalk/gutter installation ordinance. However, the majority of City streets do not have curbs and gutters. The City also maintains a tree ordinance requiring trees to be planted and cared for throughout the City.

### *Feasibility of Growth*

Waterford has more than adequate space available to facilitate realistic housing growth through 1992. Currently, the City has room for roughly 1,300 housing units within the existing corporate area. Furthermore, Waterford has allowed for areas of commercial and industrial growth within the general plan area to encourage economic growth within the community.

### *Availability of Services*

#### *Wastewater*

Wastewater treatment capacity is projected to be adequate through 1992. However, the introduction of high wastewater discharge "wet" industry would effect the projected service potential.

#### *Water*

The availability of water is adequate through 1992.

### *City of Waterford Zoning Plan*

The City of Waterford Zoning Plan provides for four Districts which may be used for Residential purposes. The Zoning Districts are as follows:

- A. R-1, Single Family Residential Zone.
- B. R-2, Two Family Residential Zone.
- C. R-3, Medium Density Multiple Family Residential Zone.
- D. Planned Community (P-C).

The following defines the purpose and intent for each of the zones:

- A. The R-1, Single Family Residential Zone is intended to provide for the development of single family homes to urban standards, together with schools,

parks, open spaces, and other public services required for a satisfactory family environment. Only those accessory uses and accessory buildings customarily appurtenant to single family detached dwellings are permitted.

- B. The R-2, Two Family Residential Zone is intended to provide for the development of two-family homes to urban standards, where a compatible mingling of single family and duplex dwellings is likely to occur, together with schools, parks, open spaces, and other public services required for a satisfactory family environment. Single family detached dwellings are permitted use in R-2 districts. Only those accessory uses and accessory buildings customarily appurtenant to single family and duplex residential dwellings are permitted.
- C. The R-3, Medium Density Multiple Family Residential Zone is intended to provide for the development of multiple family dwelling to urban standards, together with schools, parks, open spaces, and other public services required for a satisfactory family environment. Duplex dwelling units are a permitted use in R-3 Zones. Only those accessory buildings customarily appurtenant to duplexes and multiple family residential dwellings are permitted.
- D. The Planned Community (P-C) Zone is designed to accommodate various types of development, such as neighborhood and community shopping centers, professional and administrative areas, centers for senior citizens, multiple housing developments, commercial service centers, industrial parks, and other combinations of uses which can be made appropriately a part of a Planned Community. Any and all uses are shown on the specific development plan for the particular P-C Zone as approved by the City Council. A Planned Community may be applied for to change any other existing zone upon approval of a specific development plan.

#### Permitted Unit Density by Zone

- A. R-1, Single Family Residential - seven (7) dwelling units per net subdivision acre.
- B. R-2, Two Family Residential - twelve (12) dwelling units per net subdivision acre.
- C. R-3, Medium Density Multiple Family Residential - twenty (20) dwelling units per net subdivision acre.
- D. Planned Community (P-C) - all densities shall be established by the specific development plan as approved by the City Council.



## Inventory of Land and Available Sites

### *Available Residential Sites*

The following table reflects the estimated acreage and number of housing units which could be developed within the corporate limits of the City of Waterford. The existing corporate limits were used for the survey due to the immediate availability of utility services to these sites. A range of estimates for the potential number of housing units is shown by applying both historical densities for past development and the maximum densities allowed under the Waterford Municipal Code and State provisions.

#### **RANGE\***

Zones	Available Acreage	Average Develop. Factor*	Estimated Units	Maximum Density	Estimated Units
R-1	228	4.5	1,026	7	1,596
P-D* (R-1)		4.0		7	
R-2	8	10	80	12	96
R-3	9	18	162	20	180
<b>TOTAL</b>	<b>245</b>		<b>1,268</b>		<b>1,872</b>

As the table demonstrates, Waterford has almost 250 acres of available land for residential purposes within the existing corporate limits. A range from approximately 1,300 to over 1,900 housing units could be built in these areas. Furthermore, there is a mix of opportunities available to accommodate both single family and multiple family development. Of the available sites, single family zoning predominates with approximately 91 percent of the available land.

Waterford has the available land, proper zoning, and the availability of public utilities to provide enough sites to accommodate new construction needs through 1992. It must be recognized that the availability of the land does not mean that it will be developed, nor does it preclude the need for annexations during this period. A percentage of land will always remain vacant due to the desires and the needs of the property owner.

### **Governmental Constraints**

A factor often cited by private developers for spiraling housing costs and the decrease in affordable housing for all sectors of the population is local governmental regulation. Governmental constraints imposed by the Federal, State, or local government can

influence development. Such controls can be used to facilitate and encourage the development of housing or may work in reverse posing barriers and frustration for the local developer. Because the housing problem has become acute for the low and moderate income levels, responsible parties should strive to mitigate or eliminate unneeded constraints and thereby alleviate one of the factors imposing increased housing costs. This section will address efforts Waterford has made for the development, maintenance, and improvement for housing in each of these five areas: land use controls, building codes and enforcement, on- and off-site improvements, fees, and processing and permit procedures.

### *Land Use Controls*

Land use controls are generally minimum standards included with Zoning and Subdivision Ordinances. Zoning is a necessary regulation to ensure the land uses of a community are properly situated in relation to one another which is intended for the plan of an efficient and health environment. Zoning regulation controls such features as population densities, yard setbacks, etc. Duplexes and apartments are alternatives to the single family home allowable in R-2 and R-3 zoned areas. Waterford has also accommodated low and moderate income needs by allowing for increased population densities in planned development subdivisions.

The Subdivisions Ordinance governs the process of converting raw land into building sites. It allows the City to control the internal design of each new subdivision so that its pattern of streets, lots, public utilities, etc., will be safe, pleasant, and economical to maintain.

Overly restrictive standards will result in greater land development costs and/or lack of development interest. The City has worked with developers to cut costs. Planned developments that allow greater freedom for the contractor have been successful in cutting costs. The Zoning Variance has also been used by developers in cutting costs for low and moderate income projects.

### *Building Codes and Enforcement*

While minimum building codes enforced by State law are essential to the physical construction of safe and lasting housing, additional standards controlling the design of unneeded safety precautions may increase the cost of dwellings unnecessarily. Waterford has modified its building code to the requirements specified by State law.

### *On- and Off-Site Improvements*

Land improvements can be categorized as those designated to modify the existing parcel of land, on-site improvement, or to modify the exterior, or off-site areas. On-



site improvements include such items as required off-street parking, fences and landscaping to control access and/or noise. Such public off-site improvements include curbs, gutters, sidewalks, pavement, adequate drainage, street lighting, and street trees. These have been deemed necessary to maintain the public health, safety, and welfare standards for a residential community.

### *Fees*

While fees can contribute significantly to increased housing costs, Waterford has attempted to minimize these costs for the developer. Although the costs amount to a substantial sum, Waterford sets these fees actually below the cost to provide service.

### *Processing and Permit Procedure*

Expeditious processing and permit procedures can minimize development holding costs dramatically. Unfortunately, delays occur in the process which later translate into increased housing costs for the home buyer. Waterford follows differing processing procedures for various planning transactions. Zoning modifications must go before the Planning Commission and City Council for passage, with an average processing time of 60 days. Tentative maps for subdivision development are required to pass the Planning Commission and City Council for passage averaging 60 days. All other use permits, environmental initial assessments, and other transactions of this type must be presented before the Planning Commission for their approval and generally average less than 30 days. In the case where an Environmental Impact Report is required, several more months of time will be added to the processing period.

### *Staffing*

Limitations on staffing can affect development processing and ultimately home construction costs through inadvertent delays. Typical of many small cities, the City of Waterford relies on part-time or contractual expertise due to the volume of development. Currently, Waterford contracts for building inspection three days per week, a staff planner one day per week, engineering services on retainer with specific work charged at cost, and a city attorney on a monthly retainer.

While these contractual services generally keep pace with current levels of development, staff limitations affect the City's ability to respond. Scheduling and review consultations must be carefully arranged to achieve coordination of effort. Further, the use of innovative practices and materials tends to occur at a slower pace than more metropolitan areas. Programs which require day-to-day oversight cannot be used unless outside or volunteer participation is obtained.



As the city continues to grow, provisions of staff resources will need to be evaluated to maintain effective and timely development processing.

## **Non Governmental Constraints**

### *Market Constraints*

The ability to fulfill housing needs is impacted greatly by constraining factors prevalent in the housing market today. Non-governmental factor inhibiting the availability of housing include financing costs, land prices, and construction costs. The increase in interest rates over the past few years and their impact upon mortgage rates has eliminated the opportunity for many residents to own their own home. Materials required in home building and the price of land, depending on its location, have also restricted the pool of prospective homeowners.

This section identifies those factors prevalent in the Stanislaus County market area which inhibit the development, maintenance, or improvement of housing. The Stanislaus County market area was selected as the basis for analysis because insufficient data exists specific to Waterford, and the Stanislaus County market is generally reflective of Waterford housing constraints.

### *Financing Costs*

Volatile mortgage interest rates keep homes out of reach for the majority of residents throughout the nation. This one factor has more influence on home ownership and construction than any other.

Policies set at the Federal level affecting interest rates, subsidies, material and wage costs, are cost factors which are little influenced by local policy, desire, or action.

The overall decrease in housing production and demand compared to previous years is due in part to the lack of money available to finance new construction and the high rate of interest for borrowing what money is available. Since the beginning of 1980, skyrocketing interest rates have hovered between 12 percent and 14 percent to nearly 18 percent by the fall of 1981. Since then, the home loan interest rate has stabilized to between 11-14 percent for conventional fixed insured home loans. The adjustable rate mortgages are available for 11-12 percent. These loans have gained popularity because their initial interest is often about two percent below fixed rate mortgages. The pitfall for these loans is the artificially low initial interest rate that may jump substantially within one year.

Higher interest rates affect home costs in two significant ways. First, higher interest rates add to construction costs, since home builders and contractors must borrow

money in order to finance construction. This higher cost is reflected in higher sales of new homes. Second, higher interest rates have a substantial effect on monthly payments.

This high interest rate effectively removes a majority of home buyers from the market. As home prices increase, more and more people will find it difficult to purchase homes. Homeowners paying more than 35 percent of their incomes often sacrifice other expenditures to finance a house and living expenses.

As housing prices and interest rates increase, the annual income needed to qualify for a mortgage must also increase. An increase of only one percent in interest rates eliminates thousands of potential homeowners. For every one percentage point increase in the mortgage interest rates, the monthly payment increases about 10 percent.

A high monthly mortgage payment is only one of the many problems confronting potential homeowners. Another significant problem is that households seeking to buy a home must also contend with high initial costs. As home prices and interest rates have soared, so has the amount of the down payment required to purchase them. Not only is a household faced with high monthly payments (including principal, interest, property taxes, and insurance), but it must initially come up with a large down payment. In addition, a family can expect to pay an estimated two or three percent of the sales price for closing costs. A substantial number of people could afford to make the monthly payments involved in home ownership, but because they lack the large down payment, they are forced out of the market. This is particularly true for families who have not previously owned a home and thus have no equity built up for a down payment.

Rental construction has increased dramatically as it has for single family construction. As a rule, renters are the least able to afford more costly housing and higher rents because of the increased costs in land, labor and material, and financing cost.

Soaring housing costs are derived from a number of sources - no one source is to blame. The cumulative effect has been devastating. Increased financing, land, wages, and construction costs, all have added substantially to housing costs.

### *Construction Costs and Land Prices*

Construction costs as reported by builders are up, and increases are noted for lumber, brick, insulation, and other materials used in home building. Increases in building material prices can be attributed to the cyclical nature of the construction industry. Wood products, which usually comprise 10 to 15 percent of the cost of a single family home, have shown the largest price increase. Approximately one-half of all



soft wood lumber is used in residential construction. Lumber prices usually run in tandem with housing starts.

It currently costs from \$45,000-\$75,000 to build a typical house in Stanislaus County. In addition to the building cost, price of land, an estimated \$3.00 to \$10.00 per square foot, and from \$4,000 to \$12,000 for site improvements, increasing housing values.

One factor that helps keep home prices down is access to inexpensive, non-union labor in the County. Many construction workers in this area are not members of unions and consequently do earn what their counterparts earn in other counties.

The price of land has also escalated. According to a 1983 report published by the California Building Industry Association, the cost of land represents an ever-increasing proportion of the total housing development costs, although it has much less impact on the maintenance and improvement of existing stock. In 1970, land cost represented an average of 20 percent of the cost of a new home in California, but by the end of the decade that component accounted for nearly 30 percent of the cost. In Stanislaus County, land costs are still reasonable compared to other metropolitan areas in the State. Information Provided by the Building Industry Association indicates that land and site development costs average 27 percent of the total for a new three-bedroom house in the Modesto area. While the cost of housing is generally lower in Waterford, land and site development costs were estimated to be within the 20-25 percent range. A recent Modesto Bee article noted that the California Association of Realtors has indicated that the median price for a home in the Central Valley, which includes the area from Sacramento to Bakersfield, was \$73,768.

Consumer preference may still be toward a detached single family dwelling, but because of the various components interacting to drive the price of homes up, households are now more willing to accept alternatives to that lifestyle out of necessity. Counties and cities can play an integral part in the change by permitting smaller lots, higher densities, and innovative approaches to today's housing issues.



## 6 SPECIAL HOUSING NEEDS

### *Special Housing Needs*

This sections designed to adequately examine the special housing needs of certain groups within the City of Waterford. These groups can be identified as:

- a. Handicapped
- b. Elderly
- c. Large families
- d. Low income
- e. Single parent households
- f. Homeless

It is necessary to address these groups separately to avoid the assumption that their problems are both identical in nature and in solution.

### *Handicapped Persons*

The recognition of handicapped persons allows for adequate planning to provide useful services and comply with Title 24 of the California Administrative Code. Of the total population of Waterford, 5.3 percent of the potential labor force is prevented from working due to disability compared to 5.8 percent countywide.

Of handicapped persons within Waterford, 1 percent of those between 16 and 64 are prevented from using public transportation and 4 percent of those over 65. The County encounters 2% and 15% in these areas respectively.

### *Elderly*

Of the residents of the City of Waterford, 15% are over 60 years of age. This is roughly equal to the County's 14.4 percent. Both the City of Waterford and the County actively support the elderly by providing services and supporting programs designed to keep the elderly active in the community.

Waterford's senior community benefits from a low average monthly rent. Waterford is small enough to enable most senior citizens to be in close proximity of the City's activities. The City operates a General Public Dial-a-Ride for those who reside in areas to distant to permit walking.

### *Large Families*

Of the 1,678 families in the City of Waterford, 33 percent have greater than 5 family members, compared to the County's 17 percent. Of Waterford's 996 housing units,

4 percent have greater than three bedrooms; the county has over 50 percent of these units. Within the City of Waterford, 94 percent of the available housing is occupied and 92 percent of housing countywide. The vacancy rate of houses having three or more bedrooms is 0 percent in the City and 14 percent countywide.

### *Low Income*

Over 11 percent of the families in Waterford qualify as being at or below poverty with 38 percent of them being single parent, female headed households. The Countywide figures are 10 percent at poverty or below and 42 percent for single parent, female headed households.

Housing in Waterford is priced lower than that countywide, yet roughly the same percentage of families are overpaying for their housing in Waterford as are Countywide.

### *Single Parent Households*

Of the total families within Waterford, 12 percent of them are headed by single females; approximately 66 percent of these households are at a status above poverty. The County has only 1.5 percent of it households headed by single females. Also, 42 percent of these households maintain an above poverty status.

### *Homeless*

The City of Waterford has no reliable method of estimating the number of persons that may be classified as homeless. The Stanislaus County Housing Authority provides temporary shelter (overnight) for those individuals considered "homeless." As a consequence, the City has determined that this is not an area of need.

## 6.7 OPPORTUNITIES FOR ENERGY CONSERVATION

Waterford incurs mildly cold winters and very warm summers. Pacific Gas and Electric Company (P.G. & E.) is the utility company serving the Waterford area with gas and Modesto Irrigation District (MID) provides electric service. P.G. & E. promotes energy conservation and has implemented various programs.

The new standard recognizes climatic differences within the State. They permit considerable flexibility to the builder, as long as a minimum "energy budget" is achieved. The new State Energy Commission regulations will add about \$2,000 to the cost of a home, and will cut energy consumption costs on the average of about 50 percent. The standards are State-mandated and do not require further local code changes.

The following table is a listing of energy program funding possibilities that are available. At the present time, the City is not directly participating in any of the programs listed. Local residents do have the opportunity to participate in weatherization and solar incentive programs.



Source	Description of Program	Possible Use	Type
Local	Municipal reserves or pension fund deposited in local bank	Leveraging for conservation loans by bank (no risk to City) or as loan guarantees	Loan
State Parks	Urban Open Space and Recreation Program - innovative programs funds	Solar water heater for City pool or other innovative energy facility	Grant
California Energy Commission	Schools and hospitals energy loan program	Retrofit loans for schools and hospitals	Loan
California Energy Commission	Street light conversion loan program	Street light retrofitting	Grant
California Energy Commission	Energy conservation contracts	Efforts to work with renters/landlords, small businesses and other special targets	Grant
Solid Waste Management Board	Materials and energy recovery grants	Waste-to-energy projects to recycling	Grant
Department of Energy	Environmental and energy education	School and community conservation education programs	Grant
HCD	Deferred payment rehabilitation fund	Housing rehabilitation and energy conservation for low and moderate income	Loan
HCD	Self-help housing assistance	Self-help housing projects which could include weatherization and retrofit	Grant

Source	Description of Program	Possible Use	Type
Office of Economic Opportunity	Low income weatherization assistance	Weatherization grants	Grant
Community Services Administration	Regional solar incentives program	Material costs of solar projects	Grant
HUD Block Grant	Community Development	Energy projects geared to low and moderate income households	Grant
Department of Agriculture-Farmers Home Administration	Community Facilities	Upgrading facilities, swimming pool solar heating	Loan
Economic Development Administration	Biomass development	Loans for biomass development to businesses in areas with unemployment problems	Loan or Grant

## 6.8 HOUSING PROGRAMS AVAILABLE THROUGH OTHER SOURCES

There is a wide variety of housing programs and services which are available to residents of Waterford for low and moderate income households, as well as the elderly and handicapped. Some of these programs are utilized extensively. The Stanislaus County Housing Authority, for example, generally has a long list of applicants waiting to obtain Section 8 rental housing. Other programs, such as the Farmers Home Administration, Section 504 program, which offers loans and grants up to \$7,500 for home repairs, are hardly utilized.

This section has been provided to serve as a digest of the major housing resources available to area residents. This list of resources is not complete in that it does not include such groups as the Red Cross, Civil Defense, churches, service clubs, and charitable organizations which provide housing assistance on a periodic basis. Supportive housing services provided by organizations such as the National Association for the Advancement of Colored People (NAACP), California Rural Legal Assistance (CRLA); and the Stanislaus County Department of Human Services, Consumer Affairs Division, are also not included. These organizations provide valuable assistance in the mediation of discrimination, and other housing issues that may arise in any jurisdiction. The section which follows comprises the major services

provided on a regular, ongoing basis. These resources include programs and services administered by federal, state and local governmental agencies, as well as the private sector.

While the interests of these organizations may overlap, they generally do not duplicate services because they serve different segments of the community. It is common for these organizations to make collateral referrals to each other as an organization other than their own can better serve the housing needs of a family. The services offered are of three basic types: direct assistance, indirect assistance, and supportive services. Direct assistance is received in the form of a grant or loan directly from the funding agency. Indirect assistance is usually channeled through another party before the beneficiary realizes a benefit, as is the case with loan guarantees and loan insurance. Supportive services are provided in the form of counseling, referral, and legal services.

While the following list of resources includes only those programs and services for which families and individuals may apply on their own behalf, it should be recognized that an even greater number of federal programs exist for the purpose of assisting the housing problems of low and moderate income households for which local governmental bodies, private nonprofit organizations, cooperatives, profit-motivated builders-sellers, investor-sponsors, limited distribution sponsors, and others may apply. These programs generally offer grants or loans with more favorable interest rates than the applicant might otherwise be able to obtain. Typical activities which may be funded under these programs are:

- Acquisition and improvement of low and moderate income sites by public bodies for nonprofit resale;
- Construction or purchase of homes for nonprofit resale to low and moderate income families;
- Repair, improvement, or rehabilitation of low and moderate income homes;
- Construction, purchase, or rehabilitation of homes to be utilized as low and moderate income rental units; purchase of land, construction of buildings, and purchase of equipment for community services such as fire stations, parks, and community centers;
- Construction, improvement, or expansion of public facilities such as sewerage disposal and treatment facilities, water supply, storm drains, streets, curbs, gutters, sidewalks, and street lighting;
- Technical assistance, counseling, and a tool-loan program for low and moderate income persons who invest their own labor to complete housing projects; and
- Costs incurred for planning and administration of local housing programs.

Although the list of activities eligible for program funding is lengthy, a number of programs are under-utilized in Stanislaus County. The lack of demonstrated



enthusiasm for these programs may be due to one of several reasons. First, interest by private developers in FHA Section 234 financing for low income home construction has dwindled recently due to the increase in conventional interest rates. Second, funding of federal programs is uncertain from year to year. At this time it appears that federal funds for housing, which have been available in the past, may be sharply reduced. Third, extensive planning and data requirements that must accompany applications for assistance frequently discourage small jurisdictions which might otherwise be interested in applying for federal funds.

### *Home Construction and Purchase*

Department of Housing and Urban Development (HUD), through the Federal Housing Administration (FHA), maintains home loan programs for households of virtually every income level. In Stanislaus County, most conventional FHA financed homes have been made available by private developers who obtain FHA financing to build and sell homes to FHA qualified buyers. Single family homes, multiple units, condominiums, and mobile homes are all eligible for FHA financing at an interest rate below that of private lending institutions (current interest rate for conventional FHA loans is approximately 10 percent).

Residents of the area who are veterans of the United States Armed Forces may also be eligible to take advantage of the HUD mortgage insurance program for certified veterans. Veterans may secure these loans which have no upper income limits for eligibility. HUD funds programs to assist families, handicapped, and elderly persons in the low and moderate income range to obtain low interest rate loans for suitable housing. The Loans, though generally arranged through private lending institutions, are guaranteed by HUD, and monthly interest reduction payments are made to the lender on behalf of the low or moderate income family. These loans can be used to construct, purchase, or rehabilitate housing which will be occupied by the low income owner.

The effective interest rate for some programs may be as low as four percent. However, if the home has been rehabilitated, and is to be purchased from a nonprofit sponsor, the interest rate may be as low as one percent. Programs which provide loan guarantees and interest subsidies have had wide popularity in the past, but are presently under-utilized in the local area.

### *Farmers Home Administration (FmHA), Section 502.*

The basic FmHA home purchase program offers a wide variety of housing assistance which is available to targeted low and moderate income families in rural areas and in cities where the population does not exceed 10,000.

Section 502, FmHA loans provide guarantee/insured loans to construct, purchase, or repair housing; to provide sewage disposal or water supply facilities; to weatherize a home; to buy land for a housing site; and to refinance housing debts, under certain circumstances. Interest credits may, under certain conditions, be granted to lower income families, which reduce the effective interest rate paid to as low as one percent. Section 502 FmHA loans have been well utilized in Waterford with approximately 100 loans currently maintained.

*Veterans Administration (VA) and California Veterans Administration (Cal-Vet).*

The most common form of VA financing housing assistance is the extensively used GI home loan, which provides guaranteed and insured loans to eligible veterans at interest rates which are lower than those generally available to non-veterans. In addition, the VA administers programs which offer direct loans to eligible veterans, or survivors, who reside in rural areas and direct loans plus direct payment of 50 percent of the housing costs for certain disabled veterans.

Cal-Vet offers low interest loans to veterans who were either born in California or whose bonafide residence was California at the time of induction into the military. Cal-Vet loans have been well utilized locally because the current 9.75 percent interest rate is substantially lower than most area residents can obtain. Furthermore, the seller is not compelled to pay points if he sells his property to a Cal-Vet financed buyer. Cal-Vet has experienced a surge in applications due to the recent increase in the amount available for financing: the maximum increased from \$55,000 to \$75,000.

*Self-Help Enterprises (SHE).*

SHE assists low income families to build their own homes. In order to qualify for assistance from SHE, the applicant must agree to perform a substantial amount of the labor required for the construction of the home. SHE provides technical assistance and counseling services in areas such as selection of tools and materials, obtaining the most favorable financing, construction techniques, and home maintenance.

The large majority of these homes are financed through Section 502, FmHA loans, Section 523 of the Rural Self-Help Housing Technical Assistance program, and Section 524. The FmHA Section 523 and 524 provide funds for counselors and construction supervisors to assist targeted income group members to build their own housing. The amount of indebtedness incurred by the applicant under a SHE project is considerably less than it would be under other programs, since the applicant's contribution of his own labor substantially reduces construction costs.



### *California Housing Finance Agency (CHFA).*

In 1979, CHFA began administering the Home Ownership and Home Improvement (HOHI) loan program. This program, which assists in home purchase and rehabilitation in areas with a shortage of reasonably priced mortgage money, is financed through the sale of tax-exempt bonds. The revenues generated by the bond sales are translated into subsidies for low income families. Eligible applicants may then obtain loans of three percent to four percent below conventional interest rates. In Stanislaus County, the income limit for eligibility is approximately \$20,000 per year for a family of six or more. The maximum loan commitment for this family would be approximately \$60,000. The HOHI program was a major support to local community development and housing programs in an increasing number of California communities. Private, for-profit, and no-profit sponsors worked with localities to rehabilitate and expand the housing stock and provide mortgage financing to needy areas of urban and rural communities. At its peak, the HOHI program was operating at a scale of \$200 million annually, but due to unfavorable interest rates, the program has not been in operation since 1981.

### *Housing Rehabilitation Programs*

Department of Housing and Urban Development (HUD). Despite the large number of HUD programs available to organizations, programs designed to assist families as applicants are largely limited to the Section 203(k), Section 312, and Section 221(d)(2) loan programs.

Section 203(k) offers rehabilitation mortgage insurance for any person able to make the cash investment and mortgage payments. The HUD rehabilitation loans insure (1) finance rehabilitation of an existing property; (2) finance rehabilitation and refinancing of the outstanding indebtedness of a property; and (3) finance purchase and rehabilitation of a property.

This mortgage insurance program, allows a wide range of rehabilitation possibilities, and is a valuable resource for homeowners and investors. One may use the insurance to finance a home conversion to a duplex, or commercial property into rentals, etc. The opportunities available through this program are far-reaching. HUD insures these loans made by private financial institutions for up to 97 percent of the property value and for terms of up to 30 years.

Section 312 provides for direct HUD loans to property owners in areas designated as urban renewal, code enforcement, urban homesteading (Section 810), and eligible for Community Development Block Grant funds. These direct federal loans finance rehabilitations of residential, mixed use, and non-residential properties in the above areas certified by the local government. A loan may provide for insulation, weatherization features, and other such improvements to bring the property up to



applicable code, project, or plan standards. Loans under Section 312 may not exceed \$27,000 per dwelling unit or \$100,000 for non-residential properties.

Section 221(d)(2) provides mortgage insurance to increase home ownership opportunities for low and moderate income families, especially those displaced by urban renewal. HUD insures lenders against loss on mortgage loans for up to \$31,000 for a single-family home, and \$36,000 for a large family of five or more persons. (These limits vary in high cost areas and for multi-family type housing.)

Farmers Home Administration (FmHA). Through Section 502 Rural Housing Loans, FmHA offers low interest loans in housing rehabilitation to homeowners in rural areas. Interest credits may, under certain conditions, be granted to lower income families, which reduces the effective interest rate paid to as low as one percent, depending on the size of the loan, family size, and the applicant's income.

Section 504 funds are available in the form of loans or grants to very low income applicants who do not qualify for Section 502 loans. Loan eligibility is determined without consideration of the applicant's age, but grant recipients must be 62 years of age or older and must be unable to repay part of the assistance received as a grant. Section 504 grants and loans can provide eligible owner-occupants with up to \$7,000 to repair or improve their dwelling in order to make it safe and sanitary and to remove health hazards.

In contrast to the popularity of Section 502 FmHA loans for home purchases, Sections 502 and 504 are not being used locally for rehabilitation. One probable cause of under-utilization is an apparent lack of awareness of the availability of grants and low interest loans for rehabilitation purposes. Section 504 is a potentially valuable resource for elderly homeowners in particular, since grants are restricted to applicants age 62 or older. Furthermore, the 1980 Census suggests that a large percentage of the households which qualify as both very low income and homeowners are elderly households which subsist on fixed incomes.

Self-Help Enterprises (SHE). In addition to the assistance which SHE offers in the area of new home construction, the agency also assists low and moderate income families to weatherize their homes. Again, the applicant must agree to perform a substantial amount of the labor required for the project's completion. Such services in weatherization include repair of doors, windows, minor plumbing, and the installment of attic insulation, weatherstripping, and storm windows. Grants are available to the homeowner and are limited to \$1,000 per house. The major source of revenue for the weatherization programs comes from the State Office of Economic Opportunity.

Stanislaus County Department of Human Services. The Welfare Division of Human Services administers the Supplemental Security Income/State Supplement Payments

(SSI/SSP) program in Stanislaus County for citizens 65 years of age or older. Recipients of a SSI/SSP gold check may be eligible to as much as 100 percent grants for housing repairs from two non-recurring funds and one recurring fund program. To be eligible for a housing repair grant, SSI/SSP recipients must own or be buying their home and must occupy that home (in some cases, handicapped renters may be eligible for grants to make necessary modifications to their residence). If all persons listed on the deed trust, grant deed, etc., are SSI/SSP recipients, the grant can equal 100 percent of the repair costs, not to exceed the maximum grant amount. If two people share title to the home and only one is an SSI/SSP recipient, the grant cannot exceed 50 percent of the repair costs.

The first non-recurring grant fund contains \$750 which may be used for repairs to heaters, air conditioners, and wiring to make structural modifications necessary to accommodate a handicapped person residing in the home. The second non-recurring grant fund contains \$450 which can be used to pay for general repairs on the home. In addition, the recurring grant provides for up to \$300 annually for general home repairs. Funds from all three programs can be pooled together to pay for more extensive home repairs, up to \$1,500, the maximum sum of the three grant funds.

SSI/SSP is jointly funded by federal and state governments. However, the home repair programs are funded exclusively by state funds through the SSP portion of SSI/SSP. Approximately 800 housing repair grants are awarded annually to the 10,000 SSI/SSP recipients in Stanislaus County.

The Stanislaus County Department of Human Services also provides an information and referral service which serves as a valuable housing information source for interested citizens, particularly of the low and moderate income level. The Departments I & R offers such information as which organization provides emergency shelter, who sponsors permanent housing programs, where subsidized rental housing can be located, and other such information.

### *Renter Assistance*

Department of Housing and Urban Development. Section 8 rental assistance is available to low income families through Stanislaus County. Under the Section 8 program, families are eligible for rent supplements if they spend more than 25 percent of their gross adjusted income toward rent. Tenants must be lower income households with incomes amounting to 80 percent of the area median income or less. Housing subsidized by HUD must meet certain standards of safety and sanitation, and monthly rental prices of the housing unit cannot exceed the Fair Market Rent, as established by HUD, for a home of its size. The local Section 8 program, administered by the Stanislaus County Housing Authority, is presently assisting 1,780 families.



Farmers Home Administration. Section 521 provides for reduced rent for low and moderate income families, senior citizens or domestic farm laborers, whose rent exceeds 25 percent of their annual adjusted income. Those reduced rents offered under Section 521 apply only to tenants who occupy rural rental housing, rural cooperative housing, or farm housing projects financed by FmHA.

The Stanislaus County Housing Authority operates the permanent and seasonal farm labor housing in the County funded through FmHA Section 514/516 and other programs offered by the State Department Migrant Services and Farm Worker Housing Grant funds.

Stanislaus County Housing Authority. In terms of the number of people directly assisted, the Housing Authority is the single most valuable local housing resource in the County. The following list of services provided to low and moderate income families by the Housing Authority demonstrates the value of the agency to local communities:

- Certifies families eligible for Section 8 housing and presently assist 1,780 families.
- Provides 55 units of housing units for the handicapped under Section 8, After Care.
- Owns and operates 592 conventional low income housing units, 21 of which are administered by the Cerebral Palsy Association for Handicapped Individuals.
- Owns and operates 356 units of year-round farm labor housing funded by FmHA Section 514/516.
- Owns and operates 216 units of migrant worker housing in Empire, Westley, and Waterford funded by the State Department Migrant Services program.
- Through a contract with the City of Modesto, performs follow-up counseling and inspections for residents of homes which have been rehabilitated; and
- Has been approved by HUD to perform comprehensive housing counseling countywide.

### *Emergency Shelter*

One of the most difficult problems to cope with locally is that of finding emergency lodging for temporarily distressed persons. There are very few housing resources available for an indigent family stranded in Stanislaus County. There are three local organizations which provide temporary shelter: Salvation Army, Head Rest, Inc. and the Women's Refuge Center. Of these three organizations, only the Salvation Army accepts all types of applicants. Head Rest, Inc. provides lodging for minors aged 12-17 years, and the Women's Refuge Center provides shelter for battered women.



## 7.0 OPEN SPACE AND CONSERVATION

### 7.1 INTRODUCTION

Because of the close relationship between conservation of the City's resources and maintenance of open space, these two State required elements are combined into a single element, the Open Space and Conservation Element.

The conservation segment of this Element identifies the community's resources and establishes policy for their preservation.

The open space segment of the Element identifies the communities' open space resources and establishes policy for their preservation, maintenance and/or use.

#### *State Policy and Authorization*

Government Code Section 65302 (d) requires a conservation element for the conservation, development, and utilization of a community's natural and manmade resources. The Conservation Element is required to address the following:

- The reclamation of land and water;
- Flood control;
- Prevention and control of the pollution of streams and other waters; regulation of the use of land in stream channels and other areas required for the accomplishment of the conservation plan;
- Prevention, control and correction of the erosion of soils, beaches and shores;
- Protection of watersheds; and
- The location, quantity and quality of the rock, sand and gravel resources.

Government Code Section 65560 requires the adoption of an Open Space Element. "Open-space land" is any parcel or area of land or water which is essentially unimproved and devoted to an open space use and which is designated on a local, regional or state open-space plan as the following:

- a. Open space for the preservation of natural resources;
- b. Open space used for the managed production of resources;
- c. Open space for outdoor recreation; and
- d. Open space for public health and safety.

The State has found:

- a. That the preservation of open-space land, is necessary not only for the maintenance of the economy of the State, but also for the assurance of the continued availability of land for the production of food and fiber, for the enjoyment of scenic beauty, for recreation and for the use of natural resources;
- b. That discouraging premature and unnecessary conversion of open-space land to urban uses is a matter of public interest and will be of benefit to urban dwellers because it will discourage noncontiguous development patterns which unnecessarily increase the costs of community services to community residents;
- c. That the anticipated increase in the population of the State demands that cities, counties, and the State, at the earliest possible date, make definite plans for the preservation of valuable open-space land and take positive action to carry out such plans by the adoption and strict administration of laws, ordinances, rules and regulations as authorized by this chapter or by other appropriate methods; and
- d. That in order to assure that the interests of all its people are met in the orderly growth and development of the state and the preservation and conservation of its resources, it is necessary to provide for the development by the state, regional agencies, counties and cities, including charter cities, of state-wide coordinated plans for the conservation and preservation of open-space lands.

*Related State and Federal Regulations*

California Surface Mining and Reclamation Act  
California Endangered Species Act  
California Environmental Quality Act  
Federal Clean Water Act  
Federal Endangered Species Act

## 7.2 CURRENT CONDITIONS

This section briefly highlights those resources and open spaces identified for preservation, maintenance and conservation.

Resources identified as requiring preservation, management and/or enhancement in the City of Waterford are: the quality and quantity of groundwater; the quality and quantity of surface waters, including Tuolumne River, Dry Creek, Modesto Reservoir, and other known wetland areas; woodland vegetation, including Valley Oaks and Blue Oaks. Sensitive habitats include but are not limited to: riparian vegetation; wildlife, and sensitive species; fisheries; rock and gravel; energy, electricity and natural gas; air; and historic and cultural resources.

Those open spaces identified as requiring preservation are:

- Tuolumne River
- Dry Creek
- Prime agricultural lands

## 7.3 OPEN SPACE AND CONSERVATION ELEMENT GOALS AND POLICIES

### GOAL

- 7.1 To discourage the premature conversion of agricultural land to urban uses. To the extent possible, an agricultural area should be kept around the city to clearly set Waterford apart from the urban development of Modesto, Oakdale, and Riverbank.

### POLICIES

- 7.1.1 The City shall work with Stanislaus County to discourage premature development of agricultural land.

### GOAL

- 7.2 To improve the visual impression of the City through: the removal of junk cars; the abatement of trash, garbage and weeds; the maintenance of an 1850's agricultural community architectural theme; the construction and maintenance of attractive entrances to the City; and the preservation and planting of trees.

### POLICIES

- 7.2.1 Residential projects of four or more units, and all non-residential projects, shall provide a landscaping plan for approval by the City.



## **GOAL**

- 7.3 To ensure that projects contain landscaping and trees that complement the City's natural character.

## **POLICIES**

- 7.3.1 The City shall, through the adoption of a Tree Preservation/Landscape Ordinance, identify trees to be preserved. Site designs shall consider building and parking configurations which will preserve as many priority trees as possible.
- 7.3.2 Replacement trees shall be required whenever existing trees are removed.
- 7.3.3 The City may allow proposed development to be concentrated on a portion of a site and include taller buildings or smaller lot sizes to preserve a greater number of existing trees.
- 7.3.4 The City shall adopt a landscaping policy with standards for preferred types of plants and materials; agreements to ensure the continued maintenance of landscaped areas; minimum size of trees upon planting and the minimum amount of landscaping area for a given development.
- 7.3.5 Trees and other vegetation comprising riparian, or other special habitats targeted for preservation, shall be preserved.
- 7.3.6 Development projects shall contain landscaping of common or public areas, surface parking areas, and streets bordering the project.
- 7.3.7 Prior to the granting of a building permit, a project must have an approved landscaping plan showing the location, type, and proposed maintenance plan.
- 7.3.8 The developer or property owners shall be responsible for maintaining landscaping required as part of the project approval for residential developments where there are common areas, and for all commercial and industrial developments. The City will require the establishment of a landscaping maintenance district or other legally binding maintenance agreement and will reserve the power to enforce the maintenance agreement through appropriate means.

## GOAL

- 7.4 To preserve, acquire, rehabilitate, enhance and maintain the identified resources for the use and enjoyment of present and future generations as listed in Goal 1.

## POLICIES

- 7.4.1 The surface and groundwater quality of Waterford shall not be degraded.
- 7.4.2 The City may obtain fee title or protective easements of identified resources.
- 7.4.3 When possible, sensitive habitat areas and open space shall have their borders defined by public access ways.
- 7.4.4 The City shall require that a qualified biologist conduct a vegetative/wildlife field survey and analysis prior to consideration of development applications for projects within or adjacent to sensitive habitat areas and potential habitats for sensitive wildlife and floral species.
- 7.4.5 The City shall adopt standards for the designation, enhancement and maintenance of identified sensitive habitat areas.
- 7.4.6 The City shall require the dedication of an easement or fee title of identified sensitive habitat lands to a conservation organization approved by the City.

## GOAL

- 7.5 The City shall actively encourage the restoration and maintenance of historic buildings or sites through the following: identification and information of available Federal, State and private funding sources and incentive programs.

## *GOAL*

- 7.6 To preserve, acquire, rehabilitate, enhance and maintain the City's identified open spaces for passive and active recreational uses.

## *POLICIES*

- 7.6.1 The City shall encourage the improvement of public access to recreational facilities and open spaces through: the publication of a trails and recreation guide which maps the trails, open spaces, and parks within the City of Waterford and shows the inter-connection with trails and facilities in adjoining communities. The guide shall describe the facilities and hours of operation; and the City shall require that new parks and open spaces shall be easily accessible to the public, including the mobility impaired.
- 7.6.2 The City shall develop open space plans for each identified sensitive habitat area and shall include: provision for pedestrian, bike and/or equestrian trail(s) with connections to adjacent trail systems; provision for trailhead/parking areas spaced along parkways; and consideration of the development of interpretive centers or trails within parkways.
- 7.6.3 The City shall adopt a scenic corridor plan for the identified scenic corridors including but not limited to:
- The Tuolumne River  
Dry Creek
- 7.6.4 The City shall encourage land owners to consolidate identified habitat, open space and park lands.

## *GOAL*

- 7.7 To provide for the management of natural resources when compatible with the goals and policies of this General Plan.

## *POLICIES*

- 7.7.1 The City shall adopt water conservation measures which reduce water consumption, by user type.



- 7.7.2 The quality and quantity of surface water runoff from a property shall not exceed existing flows or existing quality and shall comply with City standards for off-site drainage.

### GOAL

- 7.8 To minimize public exposure to toxic or hazardous air pollutants and to achieve and maintain the ambient air quality standards established by the U.S. Environmental Protection Agency and the California Air Resources Board, CARB.

### POLICIES

- 7.8.1 The City shall use consistent and accurate procedures approved by the California Air Resources Board, (CARB) in the review of projects which may have air quality impacts. Comments on the analysis shall be solicited from the Air Pollution Control District and the ARB.
- 7.8.2 The City should encourage bicycle usage through the development and maintenance of a safe and comprehensive bikeway system which includes: the provision of securely anchored bicycle racks; protective curbing, signage and adequate lighting.
- 7.8.3 Non-retail industrial and non-retail commercial projects which directly emit air pollutants should be located in areas designated for industrial development, and separated from residential mixed use areas.

### GOAL

- 7.9 To minimize public exposure to air pollutants which create a public nuisance through irritation to the senses or unpleasant odor.

### GOAL

- 7.10 To protect the health and welfare of the residents of Waterford through the management and regulation of hazardous materials in a manner that will focus on preventing problems.

### POLICIES

- 7.10.1 The City shall endeavor to work with industry, community groups, and government agencies to develop an effective, workable, and fair hazardous materials management system.

- 7.10.2 As feasible, the City shall provide information to the general public and interested parties on technical and administrative developments in the field of hazardous material management.
- 7.10.3 The City shall encourage effective implementation of workplace safety regulations, and assure that hazardous material information is available to users and employees.
- 7.10.4 The City shall endeavor to protect residents and sensitive facilities from avoidable incidents in the transportation of hazardous materials in the County.
- 7.10.5 The City shall endeavor to protect residents from avoidable accidents and mishandling of hazardous materials in industrial and commercial facilities.
- 7.10.6 The City shall support local enforcement of hazardous materials regulations.

## 8.0 SAFETY

### 8.1 INTRODUCTION

The Safety Element of the City of Waterford aims at reducing death, injuries, damage to property and economic and social dislocation resulting from fire, flood, geological hazards, hazardous wastes and toxics.

#### *State Policy and Authorization*

The Safety Element is a mandatory element of the general plan under Section 65302(i) of the Government Code. The element is required to address the protection of the community from fires and geological hazards including features necessary for such protection as evacuation routes, peak load water supply requirements, minimum road widths, clearances around structures, and geological hazard mapping in areas of known geological hazards.

The City of Waterford also adopts the Stanislaus County Safety Element, by reference, as permitted by California Government Code Section 65302(g). Excerpts from the County's Safety Element are included below as they pertain to the City of Waterford.

#### *Related State and Federal Regulation*

The following is a list of State and Federal regulations which relate to the Land Use Element.

Siting of Hazardous Waste Storage (Government Code Section 6593.1)

Designation of Agricultural Land (Government Code Section 65570)

Density Bonuses (Government Code Section 65915)

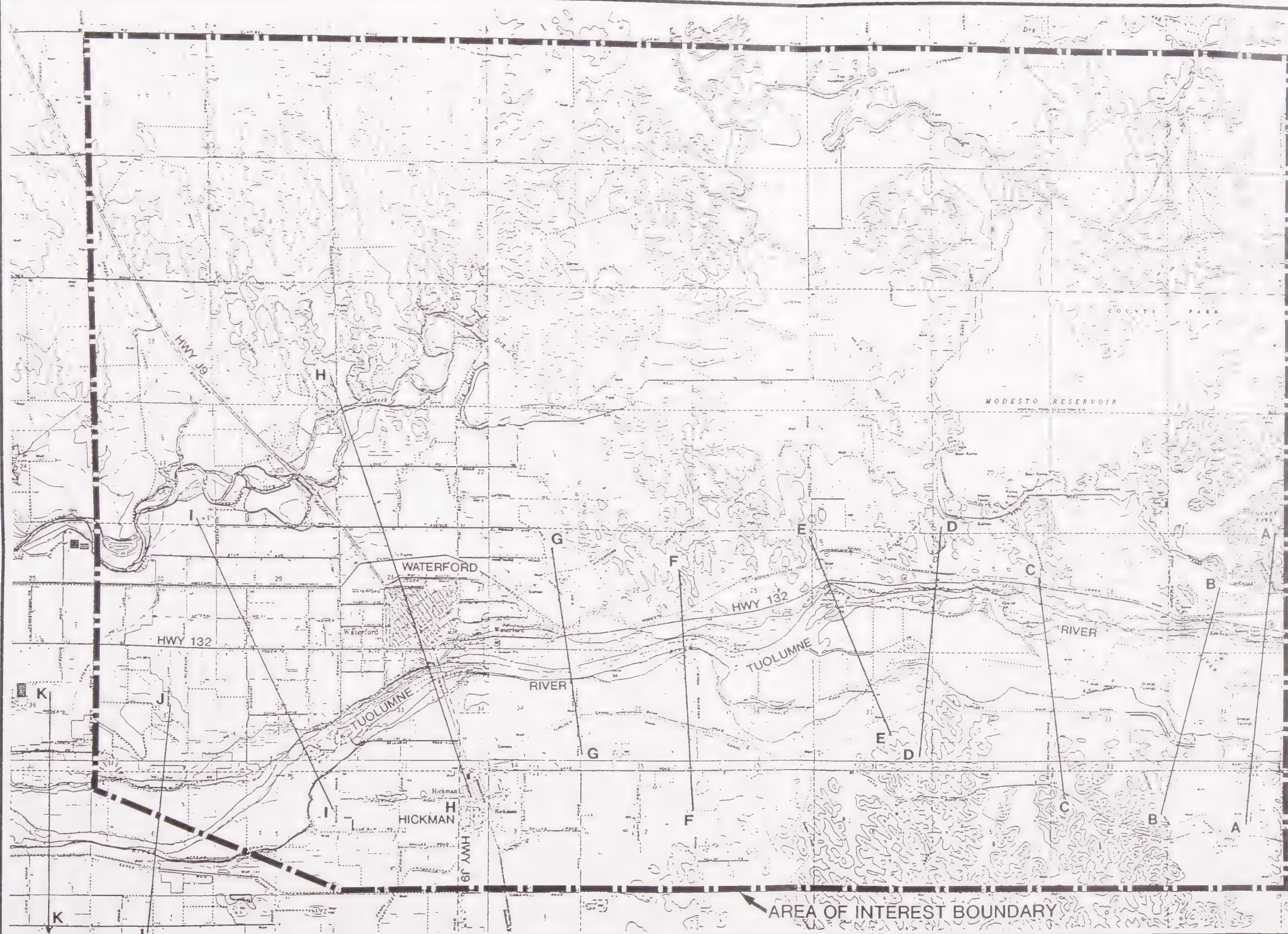
Surface Mining and Reclamation Act

Family Day Care Homes and Homes for Mentally Disordered, Handicapped Persons, or Dependent and Neglected Children (Chapters 3.4 and 3.6 Division 2 of the Health and Safety Code; Section 5115 et. seq. of the Welfare and Institutions Code)

### 8.2 CURRENT CONDITIONS

The Waterford Planning Area is located adjacent to the Tuolumne River in the lower foothills on the eastern edge of the San Joaquin Valley. This setting provides for a number of safety issues to be addressed.





# LEGEND:

- A Max W.L. El. 232.6'\*
- Time Max W.L. El. 3.8hrs.
- B Max W.L. El. 229.5'\*
- Time Max W.L. El. 3.9hrs.
- C Max W.L. El. 225.6'\*
- Time Max W.L. El. 4.0hrs.
- D Max W.L. El. 221.3'\*
- Time Max W.L. El. 4.1hrs.
- E Max W.L. El. 219.5'\*
- Time Max W.L. El. 4.2hrs.
- F Max W.L. El. 209.5'\*
- Time Max W.L. El. 4.5hrs.
- G Max W.L. El. 195.5'\*
- Time Max W.L. El. 5.4hrs.
- H Max W.L. El. 184.9'\*
- Time Max W.L. El. 6.4hrs.
- I Max W.L. El. 164.7'\*
- Time Max W.L. El. 8.2hrs.
- J Max W.L. El. 153.3'\*
- Time Max W.L. El. 9.7hrs.
- K Max W.L. El. 148.8'\*
- Time Max W.L. El. 11.7hrs.

\* Datum is mean sea level  
 Appox. Waterford elevation is 165'

W.L. El.: Water Level Elevation



Don Pedro Reservoir Inundation Area





## *Earthquake*

Earthquake faults are located within the region along the Sierra Nevada Foothill Range and subsequent seismic shaking could affect areas of Waterford. Some housing areas are located adjacent to open range land; wildfire could be a threat. Downtown Waterford contains some older commercial areas which are not constructed in accordance with contemporary fire codes and some land uses contain hazardous or flammable materials. Waterford is a growing and expansive area and the city must provide adequate emergency services. Since the City of Waterford is located adjacent to the Tuolumne River, there is limited outside access for emergency services across the river. Evacuation plans and the movement of emergency equipment and materials need to be coordinated with surrounding agencies and communities.

## *Seiche*

Aside from direct building and utility damage from an earthquake, Waterford is also susceptible to damage from a seiche (an earthquake-induced wave in a lake, reservoir, or harbor). Stanislaus County has three reservoirs of considerable size (Modesto, Turlock and Woodward). Of these, the Modesto Reservoir is closest to Waterford. A seiche will primarily affect development immediately adjacent to the reservoir and users of the reservoir when the seiche occurs. Potential damage to development is limited around the Modesto Reservoir as Stanislaus County owns all of the immediately adjacent property. The most severe hazard would exist if a seiche occurred while many people were using the reservoir for recreation. All reservoirs have personnel on duty whenever the reservoir is open who are trained to handle water-related emergencies.

## *Dam Failure*

Of the dams, both in and out of the County, only the Don Pedro Reservoir, in Tuolumne County, has the potential of immediate damage in the event of failure. Figure 15-1 indicates the probable inundation area of the Don Pedro Reservoir in the event of a dam failure. At this juncture, the Stanislaus County Department of Emergency Services is attempting to obtain more specific data on the inundation area so that evacuation plans and routes may be developed.

## *Flooding*

Flooding has been a major problem throughout the history of Stanislaus County, particularly with the encroachment of urban growth onto historic flood plains. Major floods have occurred in 1861, 1938, 1950, 1955, and 1969. Significant



flooding also occurred in 1983 along the San Joaquin River, in isolated stretches of the Tuolumne River and on smaller creeks throughout the County.

The State Reclamation Board has identified and adopted designated floodway along the Tuolumne River. The Department of Housing and Urban Development, HUD, has also developed flood hazard zones which are referenced in the Waterford Flood Control Ordinance and used for insurance purposes. Any non-agricultural encroachment into the designated floodway requires a special permit from the State Reclamation Board.

### *Fire*

Fire hazards consist of two types - urban fires and wildland fires. The causes of the two types of hazards and their effects differ. While urban fires result in injuries and loss of property, wildland fires may result in loss of natural vegetation, loss of agricultural crops, erosion of the soil and intrusion of the eroded soil into lower lying areas.

Urban fire hazards are primarily those associated with commercial, industrial and residential structures and the activities that surround them. Most urban fires are caused by human activities, with the danger associated with any particular fire dependent upon the individual circumstances. Over the years standards for development have been improved to reduce the frequency and severity of such fires. Building codes have been revised to utilize the most up-to-date construction methods in an attempt to make new buildings as safe as possible. Fire walls are now required when buildings are built close together or near a property line. Electrical standards have changed to require safer construction.

Four factors contribute to wildland fires: vegetation, climate, topography and people. Chaparral, grasslands and other wild plant life provide the major sources of fire fuel. Stanislaus County has a Mediterranean type of climate with cool, wet winters and hot, dry summers. The summers in Stanislaus County produce large areas of extremely dry vegetation, often located in areas where topography enhances the spread of flames and limits access for fire fighting equipment. The existence of people in these areas increases the chances of fire.

Within Stanislaus County, the areas of potential wildland fires are the Diablo Range, generally located west of Interstate 5, and the Sierra Nevada foothills in the eastern portions of the County. According to the California State Division of Forestry, the majority of these areas are rated as having the highest possible critical fire weather frequency on an annual basis. This factor, combined with vegetation and slope percentage, produce overall fire ratings of moderate to high throughout the fire hazardous areas. Some wildland fires are necessary as an integral part of the ecosystem and are allowed to burn, even after a fire

suppression agency is capable of control. These areas are limited, however, and not permitted to endanger life or property.

### 8.3 SAFETY ELEMENT GOALS AND POLICIES

#### *GOAL*

- 8.1 To protect lives and property from unacceptable risks resulting from natural and man-made hazards.

#### *POLICIES*

- 8.1.1 The City shall adopt the latest edition of the Uniform Building, Seismic and Dangerous Building Code as they become available.
- 8.1.2 The City shall actively enforce all housing, building and fire codes.
- 8.1.3 Fire and police department personnel/resident population ratios shall be maintained at adequate levels as defined by the City Council.
- 8.1.4 The City shall encourage the Fire District to maintain a fire prevention and suppression program for buildings and for grasslands within the City.
- 8.1.5 The City shall develop standards for building within the 100 and 500 year floodplain.
- 8.1.6 The City shall prepare, publish and coordinate an emergency response plan which addresses medical care, escape routes, mutual aid agreements, temporary housing and communications.
- 8.1.7 The City shall encourage the preparation and distribution to the general public of a safety guide for the use and enjoyment of Waterford's resources.

## 9.0 NOISE

### 9.1 INTRODUCTION

The purpose of the Noise Element is to mitigate noise conflicts where they presently exist and to minimize future noise conflicts by the adoption of policies and implementation measures designed to achieve land use compatibility.

This element establishes an exterior noise level standard of 60 dB  $L_{dn}$  and an interior noise level standard of 45 dB  $L_{dn}$  for noise-sensitive land uses. The Noise Element specifically requires that these criteria be applied whenever new commercial, industrial or other noise-generating land uses are proposed for areas containing noise-sensitive land uses.

Exterior Noise Level Limits (dBA)

Receiving Land Use	Nighttime 10pm - 7am			Daytime 7am - 10pm		
	RS	S	U	RS	S	U
One and Two Family Residential	40	45	50	50	55	60
Multiple Family Residential	45	50	55	50	55	60
Public Space	50	55	60	50	55	60
Limited Commercial		55			60	
Commercial		60			65	
Light Industrial		70			70	
Heavy Industrial		75			75	

RS-Rural Suburban, S-Suburban, U-Urban

#### *State Policy and Authorization*

Section 65302(f) of the California Government Code mandates that the General Plan for each City contain a noise element which is designed to identify and appraise noise problems in the community.

The State Office of Noise Control has established guidelines which require that current and projected noise levels be analyzed and quantified for the following noise sources:

- Highways and freeways;



- Primary arterial and major local streets;
- Passenger and freight on-line railroad operations and ground rapid transit systems;
- Commercial, general aviation, heliport, helistop, and military airport operations, aircraft overflights, jet engine test stands, and all other ground facilities and maintenance functions related to airport operation;
- Local industrial plants, including, but not limited to, railroad classification yards; and
- Other ground stationary noise sources identified by local agencies as contributing to the community noise environment.

Noise contours are required for these sources, stated in terms of the community noise equivalent level (CNEL) or day-night average level ( $L_{dn}$ ), and may be used as a guide for establishing a pattern of land uses that minimizes the exposure of community residents to excessive noise.

#### *Related State Regulations*

The following is a list of State and Federal regulations which relate to the Land Use Element.

California Vehicle Code  
Title 24 of the California Administrative Code  
California Environmental Quality Act

## 9.2 CURRENT CONDITIONS

The primary source of noise in the City is generated by vehicle traffic along Yosemite Boulevard (Highway 132) and on Oakdale-Waterford Highway. The City has no airport in the City or its environs. (Aircraft operations associated with Castle Air Force Base in Merced County are occasionally audible in Waterford.)

The traffic volumes on these two routes are less than 5,000 vehicle trips in twenty-four hours. The frequency of noise levels above 65 dB is low during the day, and has an infrequent occurrence at night. This results in a low Day-Night Average Level ( $L_{dn}$ ). The ambient noise level in the residential areas is estimated to be normal and usual at a level of 45 dB or less.

Future commercial and industrial developments will be required to establish buffers with adjacent residential areas to keep noise impacts to a level of 45 dB or less.

### 9.3 NOISE ELEMENT GOALS AND POLICIES

#### GOAL

- 9.1 To protect the citizens of Waterford from the harmful effects of exposure to excessive noise and to protect the economic base of Waterford by preventing the encroachment of incompatible land uses within areas affected by existing noise-producing uses.

#### POLICIES

- 9.1.1 Develop and implement effective strategies to abate and avoid excessive noise exposures in the City by requiring that effective noise mitigation measures be incorporated into the design of new noise-generating and new noise-sensitive land uses.
- 9.1.2 Areas within the City of Waterford shall be designated as noise-impacted if exposed to existing or projected exterior noise levels exceeding 60 dB  $L_{dn}$ /CNEL.
- 9.1.3 When industrial, commercial land uses or other uses including non-transportation-related noise sources are proposed which would affect areas containing noise sensitive land uses, noise levels generated by the proposed use shall not exceed 60 dB beyond the lot line of the proposed use.
- 9.1.4 The City of Waterford shall develop and employ procedures to ensure that requirements imposed pursuant to the findings of an acoustical analysis are implemented as part of the project review and building permit processes.

The appropriate time for requiring an acoustical analysis should be as early in the project review process as possible so that noise mitigation may be an integral part of the project design.

- 9.1.5 The City of Waterford shall enforce the State Noise Insulation Standards (California Administrative Code, Title 24) and Chapter 35 of the Uniform Building Code, UBC. Title 24 requires that an acoustical analysis be prepared for all new developments of multifamily dwellings, condominiums, hotels and motels proposed for areas within the 60 dB  $L_{dn}$ /CNEL contour of a major noise source for the purpose of documenting that an acceptable interior noise level of 45 dB  $L_{dn}$ /CNEL or below will be achieved. Uniform Building Code, UBC, Chapter 35 requires that common wall and floor/ceiling

assemblies within multifamily dwellings comply with minimum standards concerning the transmission of airborne sound and structure-borne impact noise.

- 9.1.6 The City of Waterford shall adopt a community noise control ordinance to address noise complaints and to provide local industry with performance standards for future development and equipment modifications. The ordinance should be consistent with the model noise control ordinance contained in the data base of the General Plan.
- 9.1.7 New equipment and vehicles purchased by the City of Waterford shall comply with noise level performance standards consistent with the best available noise reduction technology.
- 9.1.8 The City of Waterford shall actively enforce existing sections of the California Vehicle Code relating to adequate vehicle mufflers and modified exhaust systems.



## 10.0 RECREATION

### 10.1 INTRODUCTION

Recreation is the self-rewarding voluntary use of leisure time for refreshment, diversion or renewal of the individual.

The Parks and Recreation Element identifies Waterford's diverse recreational facilities and activities and establishes policy for acquisition, development, administration and utilization of Waterford's parks and recreation resources. All park and recreation facilities shall be located, constructed, operated and maintained in accordance with the goals, policies and standards contained herein.

#### *State Policy and Authorization*

The Park and Recreation Element is an optional element of the Waterford General Plan and has been prepared in accordance with Government Code Section 65300 et. al. Local governments are allowed to adopt "any other elements or address any other subjects which...relate to the physical development of the county or city" (Government Code Section 65303). Optional elements have the same force and effect as mandatory ones, including required consistency of proposed zoning, subdivisions, public works and specific plans. The Land Use Element, the Open Space and Conservation Element, and Circulation Element are required to address issues related to the development and operation of parks and recreation facilities.

#### *Related State and Federal Regulations*

Quimby Act (Government Code Section 66477)  
California Environmental Quality Act

### 10.2 CURRENT CONDITIONS

The quality of recreational opportunities within the community relate directly to the perceived quality of life. Residents recognize the benefit of recreational activities. Demands on the limited recreation facilities and programs is increasing because of this awareness. This trend is assumed to continue through the planning period.

Open space for preservation of natural resources and open space for trails are listed in this element for purposes of a complete description of recreation related facilities. Policies affecting open space for preservation are contained in the Open Space and Conservation Element. Policies affecting bikeways and trails are contained in the Circulation Element.

It is assumed that as the community grows and diversifies the recreational and leisure needs of the community will change. As new residents settle in Waterford, the City will have to provide recreation programs and facilities to meet the community's needs.

The development of new facilities must be related to the availability of funds for their on-going maintenance. While the City will receive land or fees for parklands, park facilities cannot be developed until there is a substantial pool or fund of money.

### 10.3 PARKS AND RECREATION ELEMENT GOALS AND POLICIES

The Goals and Policies of the Parks and Recreation Element are presented below:

#### GOAL

- 10.1 To achieve a quality of park design and recreational activities which will give optimum satisfaction to the leisure and recreational needs of the local citizens.

#### POLICIES

- 10.1.1 The City shall construct parks with originality and innovation in design that provide challenge and self-renewal to the user and viewer.
- 10.1.2 The City shall develop a listing of equipment standards and design guidelines for parks and recreation facilities.
- 10.1.3 The City shall maintain its parks and recreation facilities in accordance with City adopted maintenance standards.
- 10.1.4 The City shall encourage, where appropriate, the inclusion of equestrian trails, bikeways, and walkways in parks, parkways, and open space acreage.
- 10.1.5 The City shall encourage the development of parks, some with night-use capability.
- 10.1.6 The City shall encourage construction of shelters, such as pavilions, arbors, lattice canopies, etc., to form shade and shelter for year round use. In conjunction with shelters, the planting of trees shall be encouraged to increase shade areas and aesthetics of the parks.

- 10.1.7 Park sites shall be accepted by the City if judged to be used for passive and/or active uses. Land constrained by drainage, slopes, and structures which limit the full recreational use of the site shall not be accepted as parkland acreage. Such lands may be accepted as open space or parkway acreage. Credit or partial credit for constrained lands may be allowed if they are found to be useable or can be made useable in compliance with the standards for parkland dedication included in the Parks and Recreation Master Plan and Parkland Dedication Ordinance.
- 10.1.8 Easements and designated open space/natural areas shall not be credited as parkland acreage. These areas may be used for parkland but shall not be credited for Parkland pursuant to the parkland dedication ordinance.
- These easements, natural areas and designated open spaces are an existing resource within Waterford as identified in the General Plan. To credit these lands for Parkland would reduce the full potential to open space that the City requires in order to achieve and maintain the desired quality of life.
- 10.1.9 The City shall actively encourage the protection and preservation of natural habitats identified in the Open Space and Conservation Element.
- 10.1.10 The City shall encourage the provision of programs and activities designed to meet the recreational needs of the residents of Waterford.

## GOAL

- 10.2 To involve and inform the residents, merchants, and visitors of the need for public participation in planning development, and proper maintenance of recreation facilities.

## POLICIES

- 10.2.1 The City shall strive to implement registration procedures which require minimal paperwork for individuals and groups.
- 10.2.2 The City shall encourage neighborhood beautification projects, anti-pollution drives, recycling and other conservation activities that enhance the environment.



- 10.2.3 The City shall develop a facility use and maintenance handbook for groups and individuals using City facilities.
- 10.2.4 The City shall continue to publish and advertise recreation programs, leagues and special events at least three times per year.

### GOAL

- 10.3 To effectively use the resources of the City of Waterford and other governmental entities (i.e., School District, County, State, and Federal Agencies) to accomplish coordinated, effective planning of recreation and leisure activities.

### POLICIES

- 10.3.1 The City shall encourage those agencies actively providing recreational programs and activities to continue those programs and activities.
- 10.3.2 The City shall encourage the use of community residents to instruct special interest programs, (e.g. fishing, fly-tying, gun safety, dance, etc.) The City may serve as coordinator for such programs by providing facilities, public relations, instructors, and by paying instructor fees.
- 10.3.3 The City shall work cooperatively with the County Department of Parks and Recreation, State Department of Parks and Recreation, State Department of Corrections and State Department of Fish and Game in coordinating facility development and program.

### GOAL

- 10.4 To acquire land and facilities for recreational use in accordance with the Waterford General Plan and to keep pace with local growth.

### POLICIES

- 10.4.1 The City shall acquire and develop sufficient land to meet the recreational needs of the citizens.
- 10.4.2 The City shall encourage the creation of a series of parks that serve as focal points for surrounding neighborhoods.

- 10.4.3 The City shall encourage the development of parkways and greenbelt as an integral link between components of the City-wide park system.
- 10.4.4 The City shall monitor the condition of all facilities in order to repair and replace equipment as needed, and ensure that State safety standards and guidelines are being met.
- 10.4.5 The City shall develop programs to identify and attain alternative sources of funding for the acquisition and development of parklands and financing of recreation programs.
- 10.4.6 The City shall develop and maintain a capital improvement program for long-term and short-term recreation projects.

## 10.4 PARKS AND RECREATION STANDARDS

### *Park Acreage Standard*

Generalized areas are designated on the Land Use Map of the General Plan for park acreage credit. Those lands which are consistent with the goals and policies of this element, and the overall General Plan shall be credited as parkland. Utility easements, floodplain and parkway acreage, those lands already committed to a use shall not be credited as parkland.

For all new residential development, a ratio of 5 acres of approved parkland will be dedicated or otherwise provided for each one thousand (1,000) population.

### *Open Space - Defined*

Active recreational acreage is defined as land which can be developed into high use facilities. High use facilities include, but are not limited to such facilities as, soccer fields, hardball diamonds, softball fields, football fields, gymnasiums, tennis courts, and swimming pools.

Passive recreation acreage is defined as land designed for a low activity level. Passive recreation acreage includes, but is not limited to, picnic barbecues areas, shaded turfed areas, tot lots, shaded pavilion areas, walking trails, and nature trails.

## *Park Categories*

In order to provide a balance, parks have been categorized in terms of their function and size. The acreages listed below are approximate desirable sizes. The categories are:

Mini Parks (1 to 2 acres) - Specialized facilities that usually serve a concentrated or limited population or specific group such as tots or senior citizens. Mini parks may feature children's play areas, quiet game areas, landscaping and some sport activities such as multi-purpose courts. Ideal in close proximity to apartment complexes, townhouses, or elderly housing. May be used to enhance beauty of the city.

Neighborhood Parks (5 to 10 acres) - A recreation area which provides for indoor and outdoor programs and activities. Neighborhood recreation parks should serve one neighborhood, and be centralized within that neighborhood, a park which children can walk to. Where possible, they should be located next to schools to avoid duplication and achieve joint use advantages. Neighborhood recreation parks should primarily serve the needs of the neighborhood residents.

School/Parks (10 to 20 acres) - A neighborhood park located adjacent to a school. See Neighborhood Park.

Schools (10 to 20 acres) - School playing fields and facilities can be shared with the City Parks and Recreation program to maximize facility use. Conversely, parks and other recreational facilities can be shared with schools to enhance school facilities and reduce the need for duplicate facilities and programs.

Special Use Areas (undetermined) - Within the City there are special use areas which do not fit easily in the other categories.

Community Parks (20 to 60 acres) - A recreation area which provides recreational opportunities for several neighborhoods. Community parks should avoid duplication of facilities already provided in neighborhood recreation parks, and where suitable, should be located adjacent to a secondary school. It should include such facilities as an aquatic center, provision for evening recreation, indoor facilities, amphitheater, specialized athletic fields, tennis, handball, basketball courts, large and small picnic areas, and barbecue facilities, convenient parking, tot play apparatus and restrooms.

Regional Parks (200 ± acres) - A recreation area which provides some remoteness from the urban setting or has features of regional significance including opportunities not possible in other parks within the City park system. This type of park serves a population within a large region - usually those within an hour's



travel time. A regional park may be the joint effort of more than one government agency. It should be developed to preserve existing natural areas, areas of great scenic beauty, or areas of historical interest. A regional park could include such facilities as arboretums, camping areas, boating and fishing facilities, bicycling, equestrian and hiking trails, and other special use facilities.

Open Space/Natural Areas/Parkways (undetermined) - Natural habitat areas, stream courses, utility easements or other corridors designated in the Open space and Conservation Element and/or Circulation Element for the purpose of preservation of natural features or circulation. Open space is clearly distinguished from park acreage and shall not be calculated or credited as parkland acreage. Parkways shall be preserved in their natural state with a network of trails for walking, cycling and horseback riding. Parkways are classified as open space for the preservation of natural resources and shall not be credited as parkland acreage.

### *Space Standards*

Park sites and related standards are based on the following table. User distribution, user preference, accessibility, availability, and economic factors are to be individually considered.

<b>Park Type</b>	<b>Service Area</b>	<b>Desirable Size</b>	<b>Acres Per 1,000</b>	<b>Service Population</b>
Mini	< ¼ mile radius	1 - 2 acres	0.5 to 1	1,000 - 2,000
Neighborhood	¼ to ½ mile radius	5-10 acres	2.5 to 3.5	2,000 - 5,000
Community	1 - 2 miles	45 acres	2.5 to 3.5	12,000 - 25,000
Special Use/ Wildlife Area	community wide	variable	variable	community

## 10.5 FUTURE PARKS

### *Neighborhood Parks*

The existing park in Bonnie Brae contains almost 11 acres and serves as a neighborhood park for the residents within the currently developed areas of the City, generally north of Yosemite Avenue and south of the Modesto Irrigation District, MID main canal.

### *Community Parks*

A community park with a full range of facilities could include a four acre picnic area, a two-acre multi-purpose field, a football field, two soccer fields, two tennis courts and a club house. A running track and a swimming pool could be developed on a joint use basis with the school.

A second community park is proposed on the north side of the Tuolumne River at Reinway Road. A 20-acre parcel on the west side of Reinway could include a river overlook and nature interpretive center, picnic facilities and a multi-purpose field.

## 11.0 FACILITIES

### 11.1 INTRODUCTION

This Element is prepared to address the public facility needs of the City of Waterford and to provide a plan for the provision of an appropriate level of public facilities and services to existing and newly developing areas within the General Plan area.

#### *State Policy and Authorization*

The Public Facilities Element is a permissive Element of the General Plan, as set forth in Section 65303 of the State Planning, Zoning and Development Laws.

### 11.2 GOALS AND POLICIES

#### *GOAL*

11.1 To set targets for the ultimate build-out of the City, to plan for the provision of public facilities and services to meet this level of development, and to phase development according to the capacity of public facilities and services to meet those targets.

- To encourage the construction of sidewalks;
- To develop a program of public improvements, to include storm drains, water, sewer, underground utilities, street lights, fire hydrants, curbs and gutters.
- To improve the water system to meet fire fighting needs.
- To acquire the water and wastewater companies.

#### *POLICIES*

- 11.1.1 No permit for construction shall be issued for any new development not served by existing municipal facilities until the following conditions have been met:
- The applicant can provide for the installation and/or financing of needed public facilities.
  - The project is included in an existing facilities plan approved by the City.
- 11.1.2 The City shall require the preparation of a facilities plan for an identified area when:
- Development of an area necessitates the provision, extension, and/or expansion of municipal services and facilities which are



- not customarily constructed by a developer; or
- There is a need for services or facilities not otherwise funded by regular City fees; or
- The construction of the necessary services and facilities cannot be logically or economically provided by one landowner/developer in the normal sequence of orderly development.

- 11.1.3 All new development projects shall be planned for an urban level of service: Sidewalks, gutters, and storm drains constructed to standards established by the City, except for residential estates and other projects when appropriately excluded.
- Sanitary sewer lines of appropriate size to accommodate the project that will tie into the City's main lines.
  - Public or private roads that can accommodate at least two lanes of traffic.
  - Parking and circulation systems that accommodate emergency vehicles and equipment.

#### GOAL

- 11.2 To ensure that public facilities and services can meet the needs of future residents, employers, and visitors.

#### POLICIES

- 11.2.1 The City shall annually monitor the City's available services to insure adequate services exist to serve projected demands.

#### GOAL

- 11.3 To set aside and/or acquire land for public facilities such as schools, parks, libraries, wastewater treatment facilities, etc.

#### POLICIES

- 11.3.1 Only residential development requests which recognize and fully mitigate any significant impacts on school facilities shall be approved. Where the City of Waterford has the discretion to approve development projects, the developer shall be required to provide for, or finance the provision of, school facilities as determined to be needed to support the proposed development.

## POLICIES

- 11.4.1 The City will cooperate with Stanislaus County in the funding of regional, and local capital improvements by collection of the County Facility Fees.

U.C. BERKELEY LIBRARIES



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